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THIRTIETH ANNUAL REPORT

OF THE

Insurance Commissioner

—OF THE—

STATE OF MARYLAND

TO

His Excellency, JOHN WALTER SMITH, Governor.

1901.



BALTIMORE, MD.

KING BROTHERS, STATE PRINTERS.

1902.

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REPORT

OF THE

Insurance Commissioner of the State of Maryland

BALTIMORE, May 15, 1901.

To His Excellency JOHN WALTER SMITH,

Governor of the State of Maryland:

Sir:—In compliance with the general law, I have the honor to submit for your examination the Thirtieth Annual Report of the Insurance Commissioner for the year 1900.

It contains abstracts of all Fire, Life, Accident, Fidelity, Casualty and other forms of insurance, of corporations authorized to transact business in this State, exhibiting their condition for the calendar year ending December 31st, 1900.

The following Insurance Companies were admitted to this State during the year 1900 and up to the date of this report :

DATE OF AD- MISSION.	NAME AND LOCATION.	CLASSIFI- CATION.
Dec. 28, 1900.	Balto. Mut. Life and Annuity Co., of Balto.	Ass'ment.
Mar. 27, 1900	Balto. Life Ins. Co., of Baltimore, Md..... (Formerly Balto. Mut. Aid Society.)	Ass'ment.
Jan. 9, 1901.	Monumental Mut. Life Ins. Co., of Balto... (Formerly Iron Hall.)	Ass'ment.
Jan. 1, 1901.	Palatine Insurance Co., of London, Eng.... (Formerly Palatine Ins. Co., Manchester.)	Fire.
April 1, 1901.	Royal Neighbors of America, Rock Island, Ill.	Fraternal.
Feb. 20, 1901.	Sup. Tent Knights of the Maccabees of the World, Port Huron, Michigan.....	Fraternal.
May 1, 1901.	British American Ins. Co., New York.....	Fire.

The following companies have ceased doing business in this State since the publication of the last report:

NAME OF COMPANY.	LOCATION.	CLASSIFICATION.	REMARKS.
American Fire.....	Balto., Md.....	Fire.....	Retired.
Am. Legion of Honor...	Boston, Mass....	Fraternal.....	Retired.
American Union Life...	New York.....	Life.....	Re-insured in Security Trust and Life.
Armenia Ins. Co.....	Pittsburg, Pa...	Fire & Marine.	Retired.
Commerce Ins. Co.....	Albany, N. Y....	Fire & Marine.	Retired. Absorbed by Northern of N. Y. Nov. 30.
Eastern Ins. Co.....	New York.....	Fire.....	Retired.
Fidelity Fire Ins. Co...	Balto., Md.....	Fire.....	Retired.
Home Forum Ben. Order	Chicago, Ill.....	Fraternal.....	Retired.
Knights Golden Eagle..	Philadelphia, Pa.	Fraternal.....	Retired.
Lloyds P. Glass Ins. Co.	New York.....	Casualty.....	Retired.
Manhattan Fire Ins. Co..	New York.....	Fire.....	Retired.
Manhattan Life Ins. Co.	New York.....	Life.....	Retired.
Merchant's Ins. Co.....	Providence, R. I.		Re-insured in Har- ford, June 30, 1900.
Netherlands Fire Ins. Co	The Hague Hol..	Fire	Retired.
Northwestern Life.....	Chicago, Ill.....	Assessment...	Receiver Sept. 1, 1900.
Palatine Ins. Co. (Ltd.).	Manchester, Eng.	Fire & Marine.	Retired.
Pelican Assurance Co...	New York.....	Fire.....	Retired.
Security Insurance Co...	New Haven, Ct..	Fire.....	Retired.
Traders Fire Ins. Co...	New York.....	Fire.....	Receiver Aug. 15, 1900
West. Mut. Life Ass'n, Chicago, Ill.....	Chicago, Ill.....		Retired.

The following table shows the number of Companies doing business in this State, and are classified as follows:

Maryland Fire Insurance.....	14
Maryland Mutual Fire Insurance Companies.....	17
Other States, Mutual Fire Insurance Companies.....	2
Other States, Fire and Fire Marine Insurance Companies..	59
Foreign Fire and Fire Marine Insurance Companies.....	37
Fidelity and Casualty Companies of this and other States..	25
Credit Insurance Companies of other States.....	1
Health Insurance Companies.....	1
Maryland Life Insurance Companies.....	4
Other States, Life Insurance Companies.....	33
Foreign Life Insurance Companies.....	1
Co-operative Assessment Associations and Mutual Aid So- cieties of this and other States.....	6
Fraternal Beneficiary Associations of this and other States	27
Total.....	227

MARYLAND BUSINESS.

The following statement indicates the amount of business written in the State during the year 1900 by Insurance Companies of every description; \$10,788,595 were received as premiums and \$4,869,498 were paid in losses, making a ratio of losses paid to premiums received 45.13 per cent.

	Premiums Received in Maryland.	Losses Paid in Maryland.
FIRE INSURANCE.		
Maryland Fire Insurance Companies....	\$408,100	\$185,536
Mutual Fire Ins. Companies of Maryland.	448,393	196,384
Mut. Fire Ins. Companies of other States.	27,243	14,364
Fire Ins. Companies of other States.....	912,704	532,435
Foreign Fire Insurance Companies.....	388,104	435,597
MARINE INSURANCE.		
Marine Ins. Companies of other States and countries.....	194,375	70,481
STEAM BOILER INSURANCE.		
Boiler Insurance Companies.....	23,758	370
PLATE GLASS INSURANCE.		
Plate Glass Insurance Companies.....	9,840	4,456
LIFE INSURANCE.		
Maryland Life Insurance Companies....	582,699	269,228
Life Insurance Companies of other States	5,561,524	1,859,450
Foreign Life Insurance Companies.....	17,848	96
ACCIDENT INSURANCE.		
Accident Insurance Companies.....	102,749	46,486
EMPLOYERS' LIABILITY INSURANCE.		
Employers' Liability Ins. Companies....	93,014	21,425
FIDELITY INSURANCE.		
Fidelity Companies.....	467,972	114,235
ASSESSMENT LIFE INSURANCE.		
Assessment Life Associations of Maryland	247,290	86,613
Assessment Life Ass'ns of other States...	92,140	114,050
BURGLARY INSURANCE.		
Burglary Insurance Companies.	4,490	4,221
SPRINKLER INSURANCE.		
Sprinkler Insurance Companies.....	238	.....
HEALTH INSURANCE.		
Health Insurance Companies.	10,895	3,373
CREDIT INDEMNITY INSURANCE.		
Credit Insurance Companies.....	5,740	.....
Beneficial Associations.....	889,479	910,698
TOTAL.....	\$10,788,595	\$4,869,498

COMPARATIVE SUMMARY OF MARYLAND JOINT STOCK
FIRE INSURANCE COMPANIES.

	1899.	1900.	Increase or Decrease.
Capital.....	\$2,897,500	\$2,698,300	— \$202,200
Gross assets.....	8,483,727	8,367,644	— 116,083
Gross Liabilities.....	1,662,017	1,661,078	— 939
Premiums Received.....	1,150,459	1,105,611	— 44,848
Losses paid.....	611,012	687,034	+ 76,022
Losses incurred.....	653,377	748,438	+ 95,061
Gross receipts.....	1,979,521	1,606,284	— 373,237
Gross Expenditures.....	1,719,947	1,337,591	— 382,356
Amount at risk.....	221,991,941	225,365,019	+ 3,373,078
Surplus.....	3,924,210	3,979,781	+ 55,571
Dividends paid.....	460,766	162,298	— 298,468
Amount written during year...	186,482,992	188,163,444	+ 1,680,452

COMPARATIVE SUMMARY OF FIRE INSURANCE COMPANIES
OF OTHER STATES IN MARYLAND.

	1899	1900
Capital.....	\$41,502,875	\$39,152,875
Assets.....	180,018,688	176,505,507
Surplus.....	61,729,206	61,224,403
Premiums received in Maryland.....	881,618	912,704
Losses paid in Maryland.....	335,501	532,435
Losses incurred in Maryland.....	321,416	583,086
Amount written in Maryland.....	93,436,342	104,525,990

COMPARATIVE SUMMARY OF FOREIGN INSURANCE
COMPANIES OF MARYLAND.

	1899	1900
Assets in United States.....	\$71,244,490	\$74,107,862
Liabilities in United States.....	38,226,496	40,886,343
Premiums received in Maryland.....	649,243	688,104
Losses paid in Maryland.....	226,007	435,597
Losses incurred in Maryland.....	215,016	510,610
Amount written in Maryland.....	83,847,368	78,224,358

LIFE INSURANCE.

The statistics of the amount of life insurance effected in this State during the year 1900 show a slight decrease as compared with the previous year in what is known as "ordinary insurance," but a marked increase in the amount of industrial insurance. The figures for the last two years are as follows:

	1899		1900	
	Policies.	Amounts.	Policies.	Amounts.
Ordinary Insurance.....	8,634	\$20,245,326	8,448	\$19,215,468
Industrial Insurance.....	129,674	13,663,907	148,652	16,018,249
Total.....	138,308	\$33,909,243	157,100	\$35,233,717

If the increase in industrial insurance, issued in small policies averaging about \$108 each, may be taken, like an increase in Savings Banks' deposits, as an indication of prosperity among the industrial or laboring portion of the community, the returns of the past year would point to improved economic conditions resulting in either increased or more remunerative employment afforded to this class of our citizens.

The last few years have witnessed very rapid and notable changes in the manner in which life insurance is conducted and in the form of policy contract in use. Not many years ago life insurance was advocated solely as a means whereby a man without a fortune to leave behind him at his death could, out of his yearly income, leave the assurance of an adequate provision for wife and children. Statutes were enacted in this and other States protecting insurances made for the benefit of wife and children from the claims of creditors, and in New York a statute was even enacted which remained in force for many years, prohibiting the cancellation by surrender and purchase of a policy made in favor of a wife. The securing of the intended protection to the family of the policy holder was deemed paramount to every other consideration.

All this has now been changed. Policies are issued as heretofore payable in the event of death during their continuance, but new features have been embodied, providing for the surrender of

the policy and stipulating the amount of money that the company will pay for it from year to year during its term; the amount that may be borrowed upon it as security, and the time for which the insurance will be carried after default in the payment of premiums. These are the features that are now most strongly pressed upon the attention of the applicant, as though the chief recommendations of life insurance were to be sought in features other than its original purpose. In order to prevent an inconvenient embarrassment on account of a vested interest on the part of a wife or of minor children, the right is frequently reserved to the person whose life is insured to change the beneficiary of the policy at will, and so at all times have its disposition in his own control.

This is a wide departure from the purposes for which the system of life insurance was originally developed. Whether the changes are for the better or for the worse time alone will show.

There is one fact, however, that must impress itself upon the attention of every officer charged with administering State supervision of the business of life insurance. With the decline in the prevailing rate of interest which has been in progress for a number of years past, prudently managed companies have generally adopted higher rates of premiums, adjusted to anticipated interest earnings not higher than 3 or $3\frac{1}{2}$ per cent. per annum, and the cash surrender values promised in the modern policies are based upon these rates. When nearly thirty years ago a standard of valuation for life policies was fixed in this State, it was assumed that interest at the rate of $4\frac{1}{2}$ per cent. would be earned on investments, and it was not in contemplation that policies would at any time have a higher value than that so determined placed upon them. But the companies generally have incorporated into their policy contracts an agreement to purchase them before maturity at values greatly in excess of that provided by a valuation upon the assumption of $4\frac{1}{2}$ per cent. interest. These policies contain, therefore, a new element of liability which was not in contemplation when the present provisions of law in respect to the determination of the liabilities of life insurance companies were enacted, and are, therefore, not provided for.

It is manifest that if the laws of this State regulating insurance are to continue to extend to the business of life insurance the safeguards intended, there should be a readjustment of the stand-

ards of valuation, both with reference to the rates of interest now obtainable and probable to prevail in the future upon the classes of investments to which life insurance companies are restricted, and also with reference to new features of liability that have been and may be incorporated into the policy contracts.

It may be added that there are several forms of insurance permitted in this State, notably that known as health, or sick benefits' insurance, for which no standard is prescribed by law to enable the Insurance Companies to determine whether companies engaged in that business are conducting their affairs on sound principles or not. It is much to be desired that a fair means of measuring the liabilities assumed by these companies should be ascertained and adopted so as to prevent the possibility of the reckless assumption of risks at inadequate rates of premium, a course which, if it should in any case be pursued, could only end in disaster which should have been foreseen and avoided.

FINANCES OF THE DEPARTMENT.

The receipts of this Department for the year beginning May 21, 1900 and ending May 21, 1901, at which time the present Commissioner qualified and entered upon the discharge of his duties, were \$191,961.56, of which \$168,499.72 was derived from taxes and licenses and \$23,461.84 from fees. The gross receipts are \$12,145.25 greater than in 1899 and \$10,227.28 greater than ever before in the history of the Department. While our receipts were greater, our expenses have been less, and the surplus revenues accruing to the State, after deducting the entire expenses of the Department, will be \$180,484.57, or 13,689.58 greater than last year. I am gratified that our first year's incumbency should show this increased revenue to the State.

CONCLUSION.

In entering upon the duties pertaining to the office of Insurance Commissioner, I recognized the fact that it was to some extent a new field, and that I was not equipped with that experience in insurance matters which would have helped me greatly in the discharge of those duties. Thanks to the exceedingly efficient force of employees connected with the Department and the readi-

ness with which many of those in the insurance business and thoroughly familiar with every detail would give the benefit of their experience, and the very able assistance of our legal adviser, we have no cause to feel ashamed of the record made by this Department in the year just closed. Our intercourse with the representatives of the different companies has been exceedingly pleasant. The one thing that has struck me with peculiar force is the desire upon their part to comply with the law in every particular.

With added experience, and an earnest desire to improve present conditions, I hope the next year may show a greater increase both in revenue to the State and efficiency in the Department.

Respectfully submitted,

LLOYD WILKINSON,

Insurance Commissioner of Maryland.

STATISTICAL TABLES.

TABLE

COMPARATIVE STATISTICS OF MARYLAND FIRE, LIFE AND

COMPANIES.	Capital Stock.	Gross Assets.	Gross Liabilities, Including Capital.	Surplus December 31 1900.
<i>Fire:</i>				
Baltimore.....	\$ 200,000	\$ 608,838	\$ 273,201	\$ 310,101
Balto. Equitable Society....		2,710,749	629,902	2,080,847
Equit. Fire, Snow Hill, Md.	20,800	34,892	39,028	
Firemen's.....	900,000	1,489,771	1,301,396	182,619
German.....	500,000	1,443,881	656,198	787,683
German-American.....	200,000	455,165	267,854	187,011
Home.....	200,000	412,688	277,622	135,066
Maryland.....	100,000	121,205	108,457	12,748
Old Town.....	100,000	135,456	106,987	28,470
Peabody.....	127,500	275,386	160,118	115,268
United.....	250,000	551,949	435,740	115,179
Security.....	100,000	127,664	102,875	24,789
Total.....	\$2,698,300	\$8,367,644	\$4,359,378	\$3,979,781
<i>Life:</i>				
Baltimore Life.....		\$ 477,410	\$ 271,826	\$198,536
Immediate Benefit Life....	\$ 15,000	26,031	21,910	4,121
Maryland.....	100,000	2,115,699	1,787,155	406,873
Mutual.....		242,366	225,645	15,403
Monumental Mutual Life..	100,000	209,974		209,809
Total.....	\$215,000	\$3,071,480	\$2,306,536	\$834,742
<i>Fidelity:</i>				
Am. Bonding and Trust...	\$1,000,000	\$ 1,642,032	\$1,238,355	\$ 403,677
Fidelity and Deposit.....	1,500,000	4,381,314	2,305,411	2,075,902
Maryland Casualty.....	750,000	2,336,688	1,648,113	677,982
U. S. Fidelity and Guaranty.	1,500,000	2,256,198	1,991,630	264,568
Total.....	\$4,750,000	\$10,616,232	\$7,183,509	\$3,422,129

TABLE

COMPANIES.	Capital Stock.	Dividends Paid.	Losses Paid.	Expenses Paid.
Baltimore.....	\$200,000	\$29,572	\$ 23,775	\$ 26,355
Balto. Equitable Society....			12,069	49,655
Eq. Fire, Snow Hill, Md....	20,800	600	7,394	7,031
Firemen's.....	900,000	39,629	335,787	146,816
German.....	500,000	50,000	66,940	43,995
German-American.....	200,000	12,145	40,101	32,584
Home.....	200,000	15,864	55,606	39,226
Maryland.....	100,000	3,393	22,426	10,019
Old Town.....	100,000	6,000	424	6,697
Peabody.....	127,550	8,095	9,606	15,294
Security.....	100,000		739	4,847
United.....	250,000		112,167	102,741
Total.....	\$2,698,300	\$165,298	\$687,034	\$485,260

No. 1.

FIDELITY INSURANCE COMPANIES, DECEMBER 31, 1900.

Surplus December 31, 1899.	Amount at Risk December 31, 1900.	Amount at Risk December 31, 1899	MARYLAND BUSINESS.		
			Premiums Received.	Losses, Paid.	Losses Incurred.
\$ 315,229	\$ 8,055,323	\$ 7,970,063	\$ 33,230	\$ 17,216	\$ 18,738
1,972,997	24,709,437	24,759,878	31,289	12,069	12,607
1,117	1,895,538	596,545	24,715	6,394	8,194
102,940	85,712,310	59,781,928	54,844	25,238	27,248
756,744	36,667,606	36,514,347	127,519	65,137	66,341
182,392	16,074,637	12,886,039	38,291	17,061	18,950
157,230	13,229,735	8,159,009	30,518	15,973	14,843
18,787	1,449,308	2,915,517	10,749	7,998	5,388
27,170	2,115,453	2,193,790	7,130	424	649
96,846	5,895,676	5,507,387	23,526	9,656	13,156
158,493	28,882,437	21,337,606	21,209	7,631	7,062
.....	678,059	.....	5,080	739	739
\$3,789,945	\$225,365,519	\$182,622,109	\$408,100	\$185,536	\$193,915
\$183,988	\$ 5,407,013	\$ 5,150,963	\$266,392	\$111,737	\$111,737
17,956	228,512	195,801	43,763	14,004	14,004
420,172	7,528,039	7,225,175	105,000	95,528	74,642
7,415	2,612,081	2,304,762	128,201	43,822	43,822
.....	1,984,084	.....	39,343	4,137	4,137
\$609,531	\$17,759,729	\$14,876,701	\$582,699	\$269,228	\$248,342
\$ 426,692	\$ 96,986,390	\$ 70,917,892	\$43,591	\$21,623	\$28,185
2,088,212	261,801,283	214,200,875	90,859	14,290	8,980
666,217	125,978,861	98,403,155	86,564	21,081	21,081
335,483	256,347,857	180,136,535	54,330	10,673	11,288
\$3,516,605	\$741,114,391	\$563,658,457	\$275,344	\$67,667	\$69,534

No. 2.

Total Expenditures.	Premiums Received.	All Other Receipts.	Total Income.	Risks Written or Renewed in 1900.
\$ 79,702	\$ 38,761	\$ 33,846	\$ 72,607	\$ 5,417,749
61,724	8,067	129,164	137,231	2,032,511
15,025	21,703	713	22,613	1,915,206
522,232	499,832	151,400	651,232	92,336,062
160,934	128,600	67,004	195,604	19,994,003
84,830	77,264	24,086	101,350	13,573,747
110,696	101,385	13,812	115,197	14,825,702
35,838	10,214	9,776	19,990	2,292,690
13,121	6,250	6,684	12,934	1,313,536
32,995	23,776	14,318	38,094	3,684,794
5,586	4,326	27,715	32,041	1,040,481
214,908	185,433	22,155	207,587	29,736,963
\$1,337,591	\$1,105,611	\$500,673	\$1,606,480	\$188,163,444

TABLE

COMPARATIVE STATISTICS OF MUTUAL FIRE INSURANCE

COMPANIES.	Premium Notes in Force.	Cash Assets.
Citizens, Cecil County.....	\$ 788,966	\$ 263
Farmers and Mechanics, Cecil County.....		277
Farmers Mutual, Carroll County.....		1,091
Grangers Mutual, Frederick County.....	643,847	628
Mutual, Baltimore.....		131,985
Mutual, Baltimore County.....	163,849	3,470
Mutual, Calvert County.....	26,123	16,733
Mutual, Carroll County.....		28,930
Mutual, Cecil County.....	206,922	15,328
Mutual, Frederick County.....	200,482	26,320
Mutual, Harford County.....	711,507	16,246
Mutual, Kent County.....	191,849	70,676
Mutual, Montgomery County.....	1,786,325	84,366
Mutual, Somerset and Worcester County....	112,545	9,826
Mutual, Washington County.....		128,303
Patapsco, Baltimore.....	463,738	83,001
Planters, Washington County.....	91,043	600
Total.....	\$5,387,196	\$618,043

No. 3.

COMPANIES OF MARYLAND, DECEMBER 31, 1900.

Liabilities.	Gross Income.	Expenditures	Amount at Risk.	Premiums or Interest on Premium Notes and Assessments Received.	Losses Paid.
.....	\$ 2,124	\$ 1,846	\$ 788,966	\$ 1,980	\$ 1,510
\$ 2,300	7,530	10,319	3,219,147	6,151	8,180
1,113	10,340	9,964	3,827,349	228	4,318
4,636	13,996	16,184	7,159,289	13,913	14,045
1,046	168,493	158,733	17,108,386	164,886	31,758
13,615	26,899	12,303	2,361,240	16,389	9,361
.....	3,291	2,359	281,499	996	105
500	11,896	11,896	3,781,277	11,896	1,957
552	13,410	8,729	2,692,612	13,060	5,555
3,511	4,742	1,785	1,365,489	3,175	43
4,123	35,315	32,175	9,943,029	35,006	25,805
600	11,815	9,430	2,146,000	8,291	4,349
3,241	62,744	53,102	13,963,950	59,797	44,975
5,594	7,161	7,922	1,477,698	6,532	6,389
7,252	12,782	8,798	1,898,329	6,626	2,190
673	99,750	86,006	10,153,866	97,652	12,379
2,500	1,815	633	601,016	1,815	24,365
\$51,255	\$494,103	\$432,184	\$82,769,142	\$448,393	\$196,384

TABLE

COMPARATIVE STATISTICS OF FIRE AND FIRE MARINE INSURANCE

COMPANIES.	Capital.	Gross Assets.	Gross Liabilities including Capital.
Aetna, Connecticut.....	\$4,000,000	\$13,441,006	\$8,047,343
Agricultural, New York.....	500,000	2,258,618	1,674,996
American, Mass.....	300,000	607,833	492,631
American, New Jersey.....	600,000	3,740,076	2,058,396
American, New York.....	400,000	1,423,972	1,111,763
American, Pennsylvania.....	500,000	2,477,069	2,229,708
American Central, Missouri.....	600,000	1,999,971	1,373,404
Assurance Company of America, New York	200,000	509,757	379,879
Boston, Massachusetts.....	1,000,000	3,441,346	1,888,979
Citizens Missouri.....	200,000	440,141	303,343
Colonial Assurance, New York.....	200,000	531,273	429,101
Connecticut, Connecticut.....	1,000,000	4,081,895	2,989,234
Continental, New York.....	1,000,000	10,638,271	6,127,732
Delaware, Pennsylvania.....	702,875	1,545,136	1,402,424
Equitable Fire and Marine, Rhode Island.	400,000	919,011	788,422
Fire Association, Pennsylvania.....	500,000	6,177,630	4,747,848
Firemen's Fund, California.....	1,000,000	3,951,825	2,589,982
Franklin, Pennsylvania.....	400,000	3,071,450	1,977,164
Germania, New York.....	1,000,000	4,921,325	2,645,350
German Alliance, New York.....	400,900	988,341	647,557
German American, New York.....	1,000,000	8,560,997	4,293,285
Glens Falls, New York.....	200,000	3,438,848	1,191,658
Greenwich, New York.....	200,000	1,840,579	1,516,148
Hanover, New York.....	1,000,000	3,108,306	2,622,642
Hartford, Connecticut.....	1,250,000	11,060,375	7,512,195
Home, New York.....	3,000,000	13,615,626	8,296,165
Indemnity, New York.....	200,000	374,240	304,460
Ins. Co. of North America, Pennsylvania..	3,000,000	9,550,292	7,731,842
Insurance Company State of Pennsylvania	200,000	539,817	487,392
Lafayette, New York.....	200,000	379,603	351,472
Mercantile Fire and Marine.....	400,000	568,633	544,285
Merchants, New Jersey.....	400,000	1,352,926	1,168,762
Milwaukee Mechanics, Wisconsin.....	200,000	2,495,852	1,140,500
National, Connecticut.....	1,000,000	4,957,925	3,387,910
National Standard, New York.....	200,000	536,962	381,268
New Hampshire, New Hampshire.....	1,000,000	3,367,026	2,363,771
Niagara, New York.....	500,000	2,886,891	2,544,805
Northwestern National, Wisconsin.....	600,000	2,904,254	1,900,740
Orient, Connecticut.....	500,000	2,355,002	1,671,648
Pacific, New York.....	200,000	761,843	581,700

No. 4.

COMPANIES OF OTHER STATES, DECEMBER 31, 1900.

Surplus.	MARYLAND BUSINESS—FIRE ONLY.				General Agents.
	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
\$5,309,951	\$3,516,917	\$26,588	\$16,203	\$18,908	Chas. Kraft.
543,541	3,343,400	31,796	25,225	27,496	Fred W. McComas.
115,202	753,058	6,484	2,115	2,175	Maury & Donnelly.
1,599,792	830,337	6,327	2,719	4,811	Luckett & Worthington.
312,209	1,834,992	15,065	4,223	7,402	Cunningham, Coale & Co.
247,360	3,812,976	34,347	16,428	19,385	E. J. Richardson & Son.
625,892	366,675	4,090	3,583	3,583	Allmand & Gallagher.
129,879	390,749	2,839	1,493	3,355	Geo. E. Taylor.
1,497,467	1,310,763	10,685	5,292	7,359	J. H. Sirich.
133,067	1,068,811	12,264	7,259	11,462	E. B. DuVal & Co.
102,172	162,650	1,344	879	1,424	Baldwin & Frick.
1,092,661	1,363,200	10,758	5,603	8,106	Luckett & Worthington.
3,910,539	6,418,832	60,267	41,231	45,249	Benson M. Greene.
95,791	699,480	7,918	4,129	5,107	W. T. Shackelford.
130,081	766,938	6,658	2,622	2,672	Maury & Donnelly.
929,782	3,832,814	42,145	22,205	27,529	Luckett & Worthington.
1,341,868	1,293,343	12,012	1,505	4,404	S. W. T. Hopper & Sons.
1,094,286	506,441	4,456	532	4,203	W. T. Shackelford.
2,275,975	4,507,470	23,964	11,374	11,935	J. Y. Rolker.
340,784	2,314,027	23,950	15,333	18,134	M. Warner Hewes & Son.
4,267,712	4,227,546	42,795	21,798	20,562	Allmand & Gallagher.
2,227,190	1,195,444	10,320	2,200	3,331	Williams & Thompson.
200,517	578,234	6,170	1,034	1,528	J. H. Katzenberger & Son.
485,663	1,151,492	10,912	5,528	7,828	Baldwin & Frick.
3,548,180	5,985,500	60,640	47,451	43,801	H. T. Williams.
5,297,499	8,706,232	73,854	26,569	36,422	Birkhead & Son.
69,780	368,009	3,313	1,351	3,012	H. W. Hewes & Son.
1,778,538	2,908,857	29,720	10,580	13,459	Chas. H. Reeves.
52,425	952,687	9,092	5,190	5,190	H. T. Williams.
28,131	406,422	4,194	5,517	7,567	W. Stewart Polk.
24,347	284,636	1,811	.....	833	M. Warner Hewes & Son.
183,135	1,428,104	11,159	4,950	4,451	Maury & Donnelly.
1,355,352	344,584	3,971	1,500	2,479	Carroll & Turner.
1,533,880	1,845,229	17,068	7,682	11,597	S. W. T. Hopper & Sons.
155,694	665,870	5,117	3,028	3,153	Maury & Donnelly.
1,003,255	2,392,751	19,364	7,470	12,954	M. W. Hewes & Son.
811,835	1,154,665	11,885	11,964	16,340	E. B. DuVal & Co.
1,000,631	2,050,331	10,121	4,363	5,304	F. C. Horigan.
664,041	3,458,282	29,707	16,945	13,562	Baldwin & Frick.
121,143	420,825	4,366	6,028	8,215	F. W. McComas.

TABLE No. 4—

COMPARATIVE STATISTICS OF FIRE AND FIRE MARINE INSURANCE

COMPANIES.	Capital.	Gross Assets.	Gross Liabilities, including Capital.
Pennsylvania, Pennsylvania.....	\$ 400,000	\$ 5,334,922	\$ 3,171,039
Phenix, New York.....	1,000,000	5,823,986	4,288,864
Phoenix, Connecticut.....	2,000,000	5,601,437	4,340,944
Providence-Washington, Rhode Island....	500,000	2,125,263	1,621,865
Potomac, Georgetown, District of Columbia	200,000	507,320	319,416
Queen Ins. Co. of America, New York.....	500,000	4,665,707	2,316,503
Reading, Pennsylvania.....	250,000	902,174	614,810
Rochester German, New York.....	200,000	1,178,615	606,694
St. Paul Fire and Marine, Minnesota.....	500,000	2,606,392	1,880,396
Springfield Fire and Marine, Massachusetts	1,500,000	5,081,323	3,262,180
Spring Garden, Pennsylvania.....	400,000	1,394,955	1,235,281
Traders, Illinois.....	500,000	2,416,485	1,394,086
Union, Pennsylvania.....	200,000	529,415	473,878
United Firemen, Pennsylvania.....	300,000	1,528,762	1,330,060
Westchester, New York.....	300,000	2,942,809	1,323,503
Williamsburg City, New York.....	250,000	2,045,199	924,304
Total.....	\$39,152,875	\$176,505,507	\$123,001,827
<i>Mutual Fire Companies of Other States:</i>			
Farmers, Pennsylvania.....		\$743,327	\$741,005
Kent County, Delaware.....		117,365	5,274
Total.....		\$860,692	\$746,279

Continued.

COMPANIES OF OTHER STATES, DECEMBER 31, 1900.

Surplus.	MARYLAND BUSINESS—FIRE ONLY.				General Agents.
	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
\$ 2,163,884	\$ 4,733,403	\$ 51,857	\$ 24,221	\$ 25,408	E. J. Richardson & Son.
1,533,780	4,698,528	39,315	18,944	23,842	Allmand & Gallagher.
1,242,550	2,392,384	25,362	8,544	10,611	E. J. Richardson & Son.
500,432	1,966,715	15,328	6,646	6,695	Maury & Donnelly.
187,904	859,018	7,283	3,180	3,930	Poor & Coale.
2,349,204	1,808,363	14,936	10,440	9,443	Williams & Thompson.
284,961	351,498	4,605	3,453	4,802	E. J. Richardson & Son.
571,921	329,354	3,962	7,494	8,746	E. B. DuVal & Co.
725,996	1,543,505	13,518	3,304	3,304	E. J. Richardson & Son.
1,819,143	1,158,341	11,728	4,304	4,620	Chas. Kraft.
103,472	1,073,487	7,332	4,997	4,997	W. T. Shackelford.
1,011,898	776,639	7,498	2,921	2,808	J. H. Katzenberger & Son.
55,537	434,689	4,391	1,983	3,632	E. J. Richardson & Son.
196,321	609,969	5,296	4,028	5,283	J. H. Gildae.
1,219,258	1,779,459	17,075	6,201	6,144	E. G. Parker.
1,120,895	390,066	3,682	824	2,524	Allmand & Gallagher.
\$61,224,403	\$104,525,990	\$912,704	\$532,435	\$583,086	
\$328,643	\$ 1,724,487	\$18,016	\$10,493	\$ 9,877	E. G. Parker.
112,091	1,804,232	9,227	3,871	3,691	W. M. Slay.
\$440,734	\$3,528,719	\$27,243	\$14,364	\$13,568	

TABLE

COMPARATIVE STATISTICS OF THE UNITED STATES BRANCHES OF FOREIGN

COMPANIES.	Gross Assets in United States.	Gross Liabilities in United States.
Aachen and Munich, Germany.....	\$ 918,142	\$ 437,816
Atlas Assurance, England.....	1,022,365	586,548
Baloise, Switzerland.....	818,721	273,262
British-American, Canada.....	1,256,308	798,429
British and Foreign, England.....	1,669,269	477,482
Caledonian, Scotland.....	1,883,456	1,041,623
Commercial Union Assurance, England.....	3,788,992	2,383,678
General Marine, Germany.....	274,224	41,300
Hamburg-Bremen, Germany.....	1,557,131	1,053,345
Helvetia-Swiss, Switzerland.....	848,506	319,379
Imperial, England.....	1,855,357	1,048,384
Lancashire, England.....	2,268,738	1,669,855
Law, Union and Crown, England.....	693,306	285,359
Lion, England.....	879,340	501,366
Liverpool and London and Globe, England....	9,647,740	4,937,412
London Assurance, England.....	2,415,092	1,006,082
London and Lancashire, England.....	2,576,475	1,633,629
Magdeburg, Germany.....	928,908	588,569
Manchester, England.....	1,794,564	1,242,422
National Assurance, Ireland.....	571,431	363,419
North British and Mercantile, England.....	4,252,155	2,333,366
Northern Assurance, England.....	2,728,738	1,184,924
Northern German, Germany.....	589,651	344,247
Norwich Union, England.....	2,352,220	1,419,202
Phoenix Assurance, England.....	2,893,979	2,096,794
Prussian National, Germany.....	751,130	404,835
Royal, England.....	7,070,610	4,581,245
Royal Exchange, England.....	1,514,791	690,420
Scottish Union and National, Scotland.....	4,278,902	1,993,022
Sun Insurance Office, England.....	2,550,725	1,555,941
Svea Fire and Life, Sweden.....	719,172	394,809
Thames and Mersey, England.....	613,499	189,690
Thuringia, Germany.....	1,011,345	648,002
Union Assurance, England.....	1,616,246	891,936
Union Marine, England.....	639,125	141,473
Western Assurance, Canada.....	1,965,509	1,327,078
Total.....	\$74,107,862	\$40,886,343

No. 5.

FIRE AND MARINE INSURANCE COMPANIES, DECEMBER 31, 1900.

Amount Written in Maryland.	MARYLAND BUSINESS—FIRE ONLY.			General Agents.
	Premiums Received.	Losses Paid.	Losses Incurred.	
\$ 552,297	\$ 6,135	\$ 2,633	3,258	Williams & Thompson.
735,329	8,262	4,297	6,022	S. W. T. Hopper & Sons.
526,456	5,829	1,105	2,988	H. T. Williams.
1,536,897	19,418	7,425	8,615	Maury & Donnelly.
1,186,509	5,373	921	3,310	Cunningham, Coale & Co.
1,850,558	17,614	11,290	10,137	W. T. Shackelford.
3,407,395	33,971	16,990	17,214	Maury & Donnelly.
2,869,689	8,474	4,184	4,184	J. H. Gildae.
1,038,824	10,106	8,059	8,064	W. T. Shackelford.
587,822	5,081	8,124	10,624	Cunningham, Coale & Co.
1,650,910	13,729	2,597	7,593	Williams & Thompson.
1,901,009	19,792	21,086	25,243	Allmand & Gallagher.
377,204	3,481	744	2,844	R. A. Cathcart.
628,919	6,380	7,131	8,480	Baldwin & Frick.
3,982,608	36,716	24,577	36,847	W. Stewart Polk.
1,429,905	14,791	3,881	5,237	Maury & Donnelly.
5,100,110	42,114	15,352	15,372	J. P. Lauber.
901,269	7,578	2,986	3,986	Allmand & Gallagher.
1,890,128	15,584	15,133	20,031	E. B. DuVal & Co.
697,934	6,275	4,863	4,863	Maury & Donnelly.
3,720,151	37,286	23,522	29,251	M. O. Sheldon.
4,003,922	25,985	13,436	18,666	Williams & Thompson.
472,778	5,188	3,472	5,126	Birkhead & Son.
4,356,966	39,247	29,366	28,318	M. W. Hewes & Son.
3,451,320	26,756	18,414	30,297	Luckett & Worthington.
917,142	6,780	3,250	4,843	E. J. Richardson & Son.
10,378,250	88,312	76,847	70,261	H. M. Warfield.
1,428,542	9,809	10,354	9,014	W. T. Shackelford.
2,124,785	23,352	21,933	24,831	Luckett & Worthington.
3,266,696	33,706	21,689	24,347	Maury & Donnelly.
406,069	4,004	3,637	6,460	J. R. Barry.
1,537,117	4,808	1		Patterson, Ramsay & Co.
546,975	5,511	6,989	6,221	Spear & Burbank.
1,349,902	12,908	5,964	11,993	A. R. Cathcart.
2,107,391	16,029			C. Morton Stewart & Co.
5,304,580	61,720	33,345	36,060	Maury & Donnelly.
\$78,224,358	\$688,104	\$435,597	\$510,610	

TABLE No. 6.

MARINE INSURANCE BUSINESS IN THE STATE OF MARYLAND DURING THE
YEAR 1900.

COMPANIES.	Amount Written.	Premiums Received.	Losses Paid	Losses Incurred.
Aetna, Connecticut.....	8 799,558	\$13,743	\$4,120	5,059
Boston, Massachusetts...	5,421,212	42,068	13,688	7,345
British and Foreign Marine.....	1,186,569	5,373	921	3,310
Firemen's Fund, California.....	402,678	1,243	1,377	1,476
General Marine, Germany.	2,869,689	8,474	4,184	4,184
Insurance Company of North America, Pennsylvania.....	12,088,671	62,175	29,586	30,000
London Assurance Corporation.....	243,661	3,742	1,254	1,254
Providence - Washington, Rhode Island.....	1,406,277	10,405	1,342	1,055
Thames and Mersey, England.....	1,537,117	4,808	1	
Union Marine, England..	2,107,391	16,029	.....	.....
Western Assurance, Canada.....	1,763,545	26,315	14,008	12,121
Total.....	\$29,826,308	\$194,375	\$70,481	\$65,804

TABLE

SHOWING THE ACCIDENT, EMPLOYERS' LIABILITY, FIDELITY, PLATE GLASS
AND ACCIDENT BUSINESS DONE

COMPANIES.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
ACCIDENT BUSINESS:				
Aetna, Connecticut	\$ 7,047,750	\$ 17,121	\$11,766	\$ 5,53
Central Accident, Pennsylvania.....	1,631,228	4,078	494	49
Employers' Liability, England.....	1,609,875	7,155	1,641	1,70
Fidelity and Casualty, New York.....	2,040,250	5,398	1,466	1,40
Frankfort Marine, Accident and P. Glass	693,500	634	.....	.....
Great Eastern Cas. and Ind., New York.	1,751,000	1,912	182	18
Maryland Casualty, Maryland.....	6,447,400	20,899	8,842	8,84
New Amsterdam Casualty, New York..	80,000	135	.....	.....
Ocean Accident & Guar. Corp., England.	90,500	267	.....	.....
Preferred Accident, New York.....	4,697,000	9,074	1,865	1,80
Standard Life and Accident, Michigan.	3,320,250	8,908	1,896	1,89
Travelers, Connecticut.....	4,766,500	12,869	15,366	9,10
Union Casualty and Surety, Missouri...	567,000	4,780	766	70
United States Casualty, New York.....	6,381,500	9,519	2,202	2,00
Total.....	\$41,123,753	\$102,749	\$46,486	\$33,90
EMPLOYERS' LIABILITY INS.:				
Employers' Liability, England.....	\$ 2,504,137	\$11,129	\$ 3,250	\$ 3,50
Fidelity and Casualty, New York.....	900,000	5,488	1,413	1,41
Frankfort Marine, Accident and P. Glass	1,210,000	6,300	396	39
Maryland Casualty, Maryland.....	3,562,500	55,478	11,372	11,37
New Amsterdam Casualty, New York.	130,000	2,428	195	30
Standard Life and Accident, Michigan.	1,800,000	5,306	2,955	2,95
Travelers, Connecticut.....	360,000	1,499	486	48
Union Casualty and Surety Co., Missouri	.....	.....	134	13
United States Casualty, New York.....	385,000	1,164	1,036	22
Ocean Accident & Guar. Corp., England	560,500	4,222	186	9
Total.....	\$11,412,137	\$93,014	\$21,423	\$21,77
FIDELITY INSURANCE:				
American Bonding and Trust, Maryland	\$13,251,678	\$ 43,591	\$21,623	\$28,18
Americian Surety, New York.....	994,473	3,576	.....	.....
Employers' Liability, England.....	77,512	334	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....	.....
Fidelity and Deposit, Maryland.....	18,728,487	90,859	14,290	8,98
Guarantee Co. of North America, Canada	728,500	1,476	.....	.....
National Surety, New York.....	281,800	421	.....	.....
U. S. Fidelity and Guaranty, Maryland	16,618,294	52,371	10,673	11,29
Total.....	\$50,680,744	\$192,628	\$46,586	\$48,47

No. 7.

STEAM BOILER, BURGLARY, SPRINKLER, CREDIT AND HEALTH INSUR-
IN MARYLAND IN 1900.

COMPANIES.	Amount Written	Premiums Received.	Losses Paid.	Losses Incurred.
CREDIT INDEMNITY INSURANCE:				
American Credit Indemnity, New York.	\$ 66,000	\$2,840	.....	.....
Ocean Accident and Guar. Corp'n, Eng.	58,000	2,900	.....	.....
Total.....	\$124,000	\$5,740	.....	.....
PLATE GLASS INSURANCE:				
Central Accident, Pennsylvania.....	.....	699	423	423
Fidelity and Casualty, New York.....	112,649	2,300	1,190	1,190
Frankfort Marine, Accident & P. Glass.	110,868	1,287	617	617
Maryland Casualty, Maryland.....	69,249	2,345	866	866
Metropolitan Plate Glass Co., New York	54,248	1,342	537	537
New York Plate Glass, New York.....	88,059	1,060	386	401
Union Casualty and Surety Co., Missouri	56,662	807	437	437
Total.....	485,735	9,840	4,456	4,471
STEAM BOILER INSURANCE:				
Fidelity and Casualty, New York.....	956,500	2,354	33	33
Hartford Steam Boiler, Connecticut....	2,562,437	12,963	337	311
Maryland Casualty, Maryland.....	1,652,000	7,652	.....	.....
United States Casualty, New York.....	221,000	789	.....	.....
Total.....	5,391,937	23,758	370	344
BURGLARY INSURANCE:				
Fidelity and Casualty, New York.....	265,849	1,820	4,102	.....
New Amsterdam Casualty, New York....	92,000	667	119	119
Ocean Accident & Guarantee Co., Eng..	4,250	44	.....	.....
U. S. Fidelity & Guarantee, Maryland...	260,950	1,959	.....	.....
Total.....	623,049	4,490	4,221	119
SPRINKLER INSURANCE:				
United States Casualty, New York.....	30,500	238	.....	.....
HEALTH INSURANCE:				
Aetna, Connecticut.....	.....	856	923	938
Central Accident, Pennsylvania.....	250	42	.....	.....
Employers' Liability Assurance, Eng...	31,375	95	.....	.....
Maryland Casualty, Maryland.....	50,000	190	.....	.....
National Ind. and Ins. Co., Baltimore..	1,609,000	7,823	1,670	1,670
Standard Life and Accident, Michigan..	77,500	1,549	561	561
Travelers, Connecticut.....	817	327	219	219
Union Casualty and Surety, Missouri...	3,500	13	.....	.....
Total.....	1,772,442	10,895	3,373	3,388

TABLE

COMPARATIVE STATISTICS OF MISCELLANEOUS INSURANCE COMPANIES—

COMPANIES.	Capital.	Assets.	Liabilities.
Aetna, Connecticut.....	\$1,750,000	\$56,141,352	\$51,026,879
American Bonding & Trust, Balto..	1,000,000	1,642,031	238,355
Am. Credit Indemnity, New York...	200,000	600,655	258,044
American Surety, New York.....	2,500,000	5,217,513	883,868
Central Accident, Pennsylvania.....	150,000	297,658	87,243
Employers' Liability Corp'n, Eng....	.....	1,551,384	992,674
Fidelity and Casualty, New York...	250,000	3,943,486	2,793,219
Fidelity and Deposit, Maryland.....	1,500,000	4,381,314	805,411
Frankfort Marine, Accident & P. Glass	.....	842,287	584,571
Great Eastern Cas. & Ind., New York.	125,000	213,631	58,391
Guar. Co. of North America, Canada	.....	705,403	140,577
Hartford Steam Boiler & Insp'n Co..	500,000	2,701,024	1,579,286
Maryland Casualty, Maryland.....	750,000	2,336,688	898,113
Metropolitan Plate Glass, New York.	100,000	466,876	153,458
Nat'l Indemnity & Ins. Co., Maryland	100,000	140,149	22,929
National Surety, New York.....	500,000	1,530,456	416,217
New York Plate Glass, New York...	100,000	396,516	138,441
New Amsterdam, New York.....	314,400	583,757	220,673
Ocean Accident & Guar. Corp'n, Eng.	.....	1,447,165	313,616
Preferred Accident.....	200,000	987,566	510,790
Pacific Mutual Life, California.....	200,000	128,525	180,631
Standard Life & Accident, Michigan.	250,000	1,156,047	699,861
Travelers, Connecticut.....	1,000,000	5,986,842	2,735,393
United States Casualty, New York..	300,000	1,149,769	483,790
U. S. Fidelity & Guaranty, Maryland	1,500,000	2,256,198	491,630
'Union Casualty, Missouri.....	250,000	518,041	134,798
Total.....	\$13,539,400	\$97,322,336	\$66,848,858

No. 8.

ACCIDENT, FIDELITY, PLATE GLASS, ETC.—TO DECEMBER 31, 1900.

Income.	Expenditures.	MARYLAND BUSINESS.			
		Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
\$ 3,459,829	\$ 1,008,215	\$ 7,047,750	\$ 17,976	\$ 12,688	\$ 6,471
469,071	410,284	13,251,678	43,591	21,623	28,185
467,121	313,164	66,000	2,840	.....	.....
1,355,070	1,280,744	994,473	3,516	.....	.....
222,363	211,071	1,631,478	4,819	917	917
1,488,354	1,211,877	4,212,900	18,724	4,892	5,277
3,746,258	3,430,304	4,275,248	17,361	4,102	4,102
1,386,131	1,222,514	18,728,487	90,858	14,290	8,980
1,085,506	965,753	2,014,368	8,221	1,013	1,013
136,703	103,318	1,751,000	1,912	182	182
171,487	122,981	728,500	1,476	.....	.....
1,288,276	1,122,851	2,562,437	12,964	337	311
1,581,220	1,364,570	11,781,149	86,564	21,081	21,081
295,221	319,089	54,248	1,342	537	537
40,140	48,188	1,609,000	7,823	1,670	1,670
657,540	522,561	281,800	421	.....	.....
260,429	275,182	88,059	1,060	386	401
403,234	293,547	302,000	3,230	315	425
513,757	273,487	713,250	7,433	186	921
1,108,200	971,374	4,697,000	9,074	1,865	1,865
478,762	456,745	549,000	626	324	324
1,278,015	1,071,715	5,197,750	15,762	5,412	5,412
3,716,174	3,127,570	5,127,317	14,695	16,070	9,870
840,273	691,291	7,018,000	11,711	3,238	2,258
869,451	783,665	16,879,244	54,330	10,673	11,288
471,831	419,158	621,162	5,600	1,337	1,337
\$27,790,416	\$22,021,214	\$112,183,298	\$443,928	\$123,138	\$112,827

TABLE

COMPARATIVE STATEMENT OF LIFE INSURANCE COM

COMPANIES.	Assets.	Liabilities.
Aetna, Connecticut.....	\$56,141,352	\$51,026,877
Bankers Life, New York.....	727,292	447,610
Berkshire, Massachusetts.....	10,263,719	9,414,519
Connecticut Mutual, Connecticut.....	64,984,181	57,773,827
Equitable Life Assurance, New York.....	304,598,063	238,460,893
Fidelity Mutual Life, Pennsylvania.....	3,628,193	2,773,138
Germania, New York.....	27,378,533	23,940,516
Hartford, Connecticut.....	3,208,775	2,245,382
Home, New York.....	12,379,602	11,059,658
John Hancock Mutual, Massachusetts.....	16,878,330	15,012,619
Massachusetts Mutual, Massachusetts.....	26,245,622	23,920,987
Metropolitan, New York.....	62,168,283	53,413,599
Michigan Life, Michigan.....	6,793,488	6,378,210
Mutual Life, New York.....	326,153,544	269,191,130
Mutual Benefit, New Jersey.....	74,324,430	68,186,103
National, Vermont.....	19,899,061	17,897,273
New England, Massachusetts.....	30,972,033	27,881,474
New York, New York.....	263,723,636	216,207,261
Northwestern Mutual, Wisconsin.....	139,565,044	133,945,514
Pacific Mutual, California.....	4,112,117	3,733,169
Penn Mutual, Pennsylvania.....	43,898,149	40,636,491
Phoenix Mutual, Connecticut.....	13,283,008	12,715,223
Provident Life and Trust, Pennsylvania...	43,009,633	36,718,549
Provident Savings, New York.....	4,925,335	3,417,736
Prudential New Jersey.....	41,040,745	34,189,860
Security Mutual, Binghamton, New York..	1,106,396	359,720
Security Trust and Life, Pennsylvania....	1,503,533	895,150
State Mutual, Massachusetts.....	17,793,629	15,934,182
Travelers, Connecticut.....	30,937,734	26,385,205
Union Central, Ohio.....	26,486,358	22,615,564
Union Mutual, Maine.....	8,482,038	7,895,998
United States, New York.....	8,373,612	7,749,882
Washington, New York.....	16,181,071	15,389,549
Total.....	\$1,710,266,539	\$1,457,812,868
<i>Foreign Life Companies:</i>		
Sun Life, Canada.....	\$10,483,425	\$9,951,163

No. 9.

COMPANIES OF OTHER STATES, DECEMBER 31, 1900.

Surplus.	Total Number of Policies in Force.	Total Amount in Force.	General Agents in Maryland.
\$ 5,114,475	\$ 112,460	\$ 192,592,816	Meigs & Heisse.
257,501	5,957	18,317,226	Chas. T. Leviness.
801,520	21,240	54,000,676	Monroe Snell.
7,191,348	68,161	161,566,603	Frank C. Nicodemus.
65,612,987	353,677	1,116,875,047	Joseph Bowes.
855,446	37,793	82,119,185	{ George C. Jordan. Geo. S. Sarten,
			{ Clason Graham.
3,438,017	Ord. { 49,137	81,434,469	{ Herman Wenzing.
	Ind. { 3,765	483,832	
880,187	41,203	78,184,103	
1,282,588	29,203	54,069,853	J. Herman Ireland.
1,852,262	Ind. { 1,152,444	159,893,856	{ Ernest J. Clark.
	Ord. { 30,327	61,138,680	
2,324,636	57,324	136,238,923	F. S. Biggs.
8,744,435	Ord. { 166,990	154,900,241	{ Frank Moxey, Adam Schussler,
	Ind. { 5,327,067	768,977,676	{ Horatio France, Edward P.
			{ Worthington, Fred Shaw.
413,369	21,736	34,376,529	J. Binkloe Brown.
56,562,022	439,440	1,139,940,529	{ W. H. Wootton; Herbert N. Fell,
			{ Eastern Shore.
6,125,365	111,317	272,868,078	Henry P. Goddard.
2,001,065	49,117	99,471,839	{ M. H. Goodrich.
3,090,559	45,774	120,510,716	{ Burnett & Saulsbury.
45,989,251	511,600	1,202,156,665	{ Frederick A. Savage.
			{ G. I. Richardson, W. H. Gibson,
5,566,653	224,747	529,647,290	{ J. Numan & Son.
326,203	Ind. { 88,518	16,679,555	Llewellyn Miller.
	Life { 14,497	27,151,612	{ J. B. Phipps.
3,214,492	84,369	210,400,746	Frank Markoe.
567,785	39,009	63,802,139	Hopkins & Kimberly.
6,291,084	45,840	134,201,324	Walker & Taylor.
479,488	32,711	102,886,128	R. H. Goldsmith.
6,410,132	Ord. { 138,333	155,633,813	{ L. F. Miller, John McKeough,
	Ind. { 3,908,622	448,596,996	{ Arthur Clarke, Arthur W. Hind-
			{ le, Gilbert R. Walter, J. W.
			{ St. Clair.
645,666	14,503	28,606,401	Wilson Williams.
582,984	6,399	13,377,459	James C. Gittings.
1,859,447	29,889	80,889,097	George C. Gantz.
4,543,127	43,146	109,019,851	Scott & McCurley.
3,486,350	80,917	148,820,737	Matthew Gault.
562,243	33,139	50,191,853	Robert V. Hall.
623,730	18,973	40,176,622	W. W. McIntire.
754,884	30,179	61,083,689	L. H. Baldwin.
\$248,451,301	\$13,469,523	\$8,211,282,794	
\$529,289	\$51,206	\$57,980,635	Foster & Bartow.

TABLE

TABULAR STATEMENT OF THE LIFE INSURANCE BUSINESS

COMPANIES.	POLICIES ISSUED IN 1900.	
	No.	Amount.
Aetna, Connecticut.....	405	\$ 886,623
Baltimore Life, Maryland } Industrial.....	36,692	2,220,390
} Ordinary.....	80	52,000
Bankers Life, New York.....	133	452,800
Berkshire, Mass.....	54	155,400
Connecticut Mutual, Connecticut.....	46	177,500
Equitable, New York.....	608	1,779,704
Fidelity Mutual, Pennsylvania.....	136	310,645
Germania, New York } Industrial.....	15	25,750
} Ordinary.....	121	148,400
Hartford, Connecticut.....	114	423,383
Home, New York.....	3,075	139,535
Immediate Benefit, Maryland (Industrial).....	9,728	1,287,205
John Hancock Mutual } Industrial.....	81	203,000
} Ordinary.....	149	364,450
Maryland Life, Maryland.....	160	422,000
Massachusetts Mutual, Massachusetts.....	48,575	7,099,684
Metropolitan, New York } Industrial.....	2,332	1,847,046
} Ordinary.....	40	133,253
Michigan Mutual, Michigan.....	410	224,592
Monumental Life, Baltimore.....	147	323,173
Mutual Benefit, New Jersey.....	13,579	1,219,441
Mutual Life, Maryland (Industrial).....	702	2,553,107
Mutual Life, New York.....	163	271,089
National, Vermont.....	264	811,832
New England Mutual, Massachusetts.....	656	1,745,845
New York, New York.....	363	1,415,834
Northwestern Mutual, Wisconsin.....	4	7,400
Pacific Mutual, California (Life, Accident).....	112	288,450
Pennsylvania Mutual, Pennsylvania.....	55	124,149
Phoenix Mutual, Connecticut.....	216	723,016
Provident Life and Trust, Pennsylvania.....	73	252,190
Provident Savings, New York.....	37,003	4,051,994
Prudential New Jersey } Industrial.....	717	726,252
} Ordinary.....	58	98,106
Security Mutual, New York.....	70	171,749
Security Trust and Life, Pennsylvania.....	422	848,210
State Mutual, Massachusetts.....	150	219,038
Sun, Canada.....	80	271,000
Travelers, Connecticut.....	157	277,500
Union Central, Ohio.....	98	119,958
Union Mutual, Maine.....	55	188,640
United States, New York.....	102	272,384
Washington, New York.....		
Total.....	157100	\$35,233,717

No. 10.

IN THE STATE OF MARYLAND IN THE YEAR 1900.

POLICIES CEASED IN 1900.		POLICIES IN FORCE IN 1900.		PREMIUMS RECEIVED IN 1900.		Payments in 1900. Death Claims.
No.	Amount.	No.	Amount.	In Cash.	By Notes and Dividends.	
\$ 164	\$ 341,509	\$ 2,768	\$ 5,794,956	\$ 249,756	\$ 178	\$ 74,962
33,685	1,971,033	46,813	2,424,374	264,296		111,737
58	33,000	91	57,500	2,095		
42	160,500	228	828,800	23,843	1,439	1,000
35	93,000	336	1,006,850	36,737		2,000
45	166,806	999	3,416,533	87,049		103,456
413	2,103,668	3,459	11,972,095	425,177		61,870
48	107,542	553	1,277,363	38,737	2,221	12,500
17	2,025	375	47,654	1,731		1,078
26	46,286	319	723,690	28,366		28,940
45	101,700	267	647,700	103,565		24,000
47	124,768	211	648,815	22,825	299	3,000
2,425	106,824	5,131	228,512	43,763		14,004
7,358	886,161	25,510	3,225,592	97,501		25,084
22	96,014	306	681,748	21,834	732	19,550
104	271,780	1,244	3,126,092	105,000		95,528
66	228,943	690	1,853,999	67,008	1,528	21,138
29,141	5,766,856	233,733	29,088,534	909,716		293,119
1,203	911,400	4,147	3,662,718	131,835		32,282
29	105,792	256	608,384	22,046	1,660	3,500
.....	.....	410	224,592	39,343		
77	183,374	1,567	4,395,390	113,427		71,250
10,515	912,122	24,196	2,612,081	128,201		43,822
421	935,263	4,962	14,693,389	483,511		231,232
86	156,000	553	1,220,878	48,246	3,913	10,000
68	225,399	1,146	3,392,535	118,390	64	22,532
299	568,234	3,479	10,556,907	422,806		116,949
108	523,790	2,675	9,372,229	389,303	2,528	85,097
8	17,560	17	27,854	890		
91	264,500	1,082	3,057,975	133,525	3,971	81,401
27	47,603	214	482,850	14,773	1,195	9,454
109	378,054	2,575	9,274,153	346,214		57,163
49	179,033	128	439,657	12,912	802	5,000
24,613	2,669,436	93,632	9,700,372	391,149		113,488
359	322,703	1,477	1,588,650	58,112	128	6,006
22	29,118	66	115,606	3,623		1,000
83	244,500	165	346,163	17,166	305	
171	307,472	1,289	3,182,776	107,384	5,489	26,541
92	74,828	298	268,744	17,848		95
29	157,978	356	1,101,868	27,988		15,142
58	140,500	512	1,113,872	30,495		7,000
49	71,135	342	502,999	14,932	24	11,130
42	115,980	563	1,189,910	33,294		15,900
76	193,674	350	772,392	25,112		500
\$112,325	\$22,343,803	\$468,390	\$149,844,752	\$5,561,524	\$26,476	\$1,859,450

TABLE

STATISTICS OF CO-OPERATIVE ASSESSMENT ASSOCIATIONS

ASSOCIATIONS.	Gross Assets.	Gross Liabilities	Total Income.
<i>Life Associations of Maryland:</i>			
Eureka Mutual Aid Society, Maryland.	\$ 40,130	.....	\$ 87,964
Home Friendly Society, Maryland....	71,198	\$4,000	221,297
Monumental Mutual Life, Maryland..	209,974	.....	114,497
Total.....	\$321,302	\$4,000	\$423,758
<i>Life Associations of Other States:</i>			
Mutual Reserve Fund Life, New York.	\$12,812,593	\$11,076,024	\$14,623,414
Tradesmen Life, New York.....	21,428	36,450	71,097
Total.....	\$12,834,021	\$11,112,474	\$14,694,511

ABSTRACTS A.

Maryland Fire Insurance Companies.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS
OF THE
FIRE INSURANCE COMPANIES OF MARYLAND,
SHOWING THEIR CONDITION DECEMBER 31, 1900.

ANNUAL STATEMENTS.

BALTIMORE FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business February. 1808. Capital Stock, \$200,000.

WM. C. PENNINGTON, *President.*

M. K. BURCH, *Secretary.*

PRINCIPAL OFFICE, No. 38 SOUTH STREET.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$515,228 92

INCOME.

	Fire.
Entire premiums collected during the year...	\$43,034 54
Deduct re-insurance, rebate, abatement and re- turn premiums.....	4,273 77
	<hr/>
Received for premiums other than per- petual.....	\$38,760 77
Total rents and interest.....	\$24,133 44
Profit on sale or maturity of ledger assets dur- ing the year over book values.....	9,712 50
	<hr/>
Total income during the year.....	\$72,606 71

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$3,398 accruing in previous years).....	\$23,775 21
Net amount paid for losses.....	\$23,775 21
Paid stockholders for interest or dividends (amount declared during the year, \$30,000)..	29,572 25
Commission or brokerage to agents, less received on re-insurance.....	6,080 14
Salaries, fees and other charges, officers.....	7,250 00
Taxes on premiums, real estate and all other investments.....	4,656 15
Losses on sales or maturity of ledger assets, \$5,976.67; other disbursements, viz: \$2,391.77	8,368 44
Total expenditures during the year.....	\$79,702 19

ASSETS.

Value of real estate and ground rents owned by the company, unencumbered.....	\$46,750 97
Stocks and bonds absolutely owned by the company (market value).....	459,324 29
Cash in company's principal office and belonging to the company deposited in bank.....	32,816 55
Premiums due and in course of collection....	1,179 03
Market value of bonds and stocks over book value.....	68,766 71
Total gross assets.....	\$608,837 55

ASSETS NOT ADMITTED.

Company's stock owned.....	\$8,784 00
Depreciation from book values of real estate to bring same to market value.....	\$16,750 97
Total.....	25,534 97
Total admitted assets.....	\$583,302 58

LIABILITIES.

Net amount of unpaid losses.....	\$6,194 72	
Total unearned premiums.....	35,647 05	
Amount reclaimable by the insured on perpetual fire insurance policies.....	27,018 97	
Cash dividends remaining unpaid.....	4,340 71	
Total liabilities.....		73,201 45
Surplus as regards policy-holders.....		\$510,101 13
Assets not admitted as above stated.....		25,584 97
		\$535,636 10
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	310,101 13	

BONDS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
Consolidated Gas, 1910, 6 per cent..	\$21,480 00	\$20,000 00	\$22,700 00
Va. Midland R. R., 3 ^d series, 1916, 6 per cent.....	9,500 00	10,000 00	12,300 00
Va. Midland R. R., 5th series, 1926, 5 per cent.....	33,685 45	35,000 00	39,550 00
Charlotte, Col. & Augusta R. R., 1902, 5 per cent.....	10,000 00	10,000 00	10,800 00
Wilmington & Weldon R. R., 1935, 5 per cent.,.....	40,375 00	40,000 00	48,000 00
Savannah, Florida & Western R. R., 1934, 6 per cent.....	20,743 33	20,000 00	24,800 00
Omaha Gas, 1914, 6 per cent.....	10,200 00	10,000 00	10,500 00
Consolidation Coal, 1922, 4½ per cent.....	10,000 00	10,000 00	10,600 00
East Tenn., Va. & Ga. R. R., 1956, 5 per cent.....	9,767 50	10,000 00	11,700 00
Balto. City Pass Ry., 1911, 5 per cent.....	20,781 25	20,000 00	22,400 00
Lombard Mortgage Loan, 1902. 6 per cent.....	1,000 00	1,000 00	1,000 00
Petersburg R. R. "A," 1926, 5 per cent.....	5,412 50	5,000 00	5,950 00

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Norfolk & Carolina R. R., 1939, 5 per cent.....	7,350 00	7,000 00	8,050 00
Northern Pacific R. R., prior lien, 1997, 4 per cent.....	17,625 00	20,000 00	21,000 00
Texas & Pacific R. R., 2000, 5 per cent.....	14,817 50	15,000 00	17,287 50
Southern Ry., 1994, 5 per cent.....	10,633 75	10,000 00	11,400 00
Atlantic Coast Line 1948, 4 per cent.....	22,000 00	22,000 00	22,440 00
Omaha Water Co., 1916, 5 per cent..	25,625 00	25,000 00	25,750 00
Nashville Street Ry., 1925, 5 per cent.....	20,500 00	20,000 00	20,700 00
	<hr/>	<hr/>	<hr/>
	\$311,496 28	\$310,000 00	\$346,927 50

STOCKS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
250 shares Nat'l Union Bank....	\$21,535 00	\$18,750 00	\$21,000 00
332 shares Nat'l Mechanics Bank.	4,713 66	3,320 00	9,960 00
230 shares Nat'l Baltimore Bank..	27,949 00	23,000 00	26,450 00
115 shares Nat'l Farmers and Merchants Bank.....	5,750 00	4,600 00	7,245 00
65 shares Nat'l Merchants Bank.	6,792 00	6,500 00	11,700 00
140 shares Nat'l Farmers Bank, Annapolis.....	4,200 00	4,200 00	4,900 00
50 shares Safe Deposit & Trust Co.....	5,000 00	5,000 00	17,500 00
83 shares Atlantic Coast Line, common.....	2,075 00	8,300 00	6,308 00
83 shares Atlantic Coast Line, preferred.....	8,300 00	8,300 00	8,756 50
City of Baltimore.....	20,000 00	20,000 00	22,800 00
City of Baltimore.....	4,000 00	4,000 00	4,045 00
State of Maryland.....	24,962 00	25,000 00	25,875 00
73 shares Union Terminal Ry...	5,000 00	7,300 00	5,840 00
366 shares Balto Fire Ins. Co....	7,551 35	3,660 00	8,784 00
	<hr/>	<hr/>	<hr/>
	\$147,828 01	\$141,930 00	\$181,163 50
Total amount at risk December, 1900.....			\$7,055,323 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,273,425 00
Premiums received.....	33,229 97
Losses paid.....	17,216 35
Losses incurred.....	18,737 97

BALTIMORE EQUITABLE SOCIETY
OF BALTIMORE, MD.

Commenced Business 1794.

WILTON SNOWDEN, *Treasurer.*

WILLIAM C. DIX, *Secretary.*

PRINCIPAL OFFICE, No. 21 N. EUTAW STREET.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$2,370,637 81

INCOME.

Entire premiums collected during the year..	Fire. \$9,215 71
Deduct re-insurance, rebate, abatement and return premiums.....	1,149 08
Received for premiums other than per- petual.....	\$8,066 63
Deposit premiums received on perpetual risks	22,073 33
Total rents and interest.....	107,091 08
Total income during the year.....	\$137,231 04

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$122.92 accruing in previous years).....	\$12,072 08
Deduct amount received for salvage and re- insurance.....	2 78
Net amount paid for losses.....	\$12,069 30
Deposit premiums returned.....	18,575 43
Salaries, fees and other charges.....	11,150 00
Taxes on premiums, on real estate and reve- nue stamps.....	4,773 71
Premiums on bonds purchased during year...	13,772 09
Treasurer's bond and sundries.....	1,383 35
Total expenditures during the year....	\$61,723 88

ASSETS.

Value of real estate and ground rents owned by the company, unincumbred.....	\$119,285 25
Mortgage loans on real estate and leasehold..	279,065 00
Stocks and bonds absolutely owned by the company (market value.....)	2,019,546 93
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	9,000 00
Cash in company's principal office and belong- ing to the company deposited in bank.....	12,217 27
Market value of bonds and stocks over book value.....	271,634 82
Total admitted assets.....	\$2,710,749 27

LIABILITIES.

Losses unpaid (estimated).....	\$660 91
Reserve as required by law.....	14,090 60
Amount reclaimable by the insured on perpetual fire insurance policies.....	615,150 79
Total liabilities.....	\$629,902 30
Surplus as regards policy-holders.....	\$2,080,846 97

BONDS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
Balto. City Passenger Ry. Co., 4½ per cent.....	\$498 81	\$500 00	\$425 00
Balto. City Passenger Ry. Co., 5 per cent.....	25,000 00	25,000 00	27,875 00
Balto. Traction Co., 6 per cent....	42,050 00	40,000 00	40,800 00
Balto. Traction Co., 5 per cent....	10,000 00	10,000 00	11,600 00
Balto. Traction Co., 5 per cent. (North Balto. Div.).....	10,000 00	10,000 00	12,000 00
City and Suburban Ry. Co., 5 per cent.....	26,087 50	25,000 00	29,500 00
City and Suburban Ry. Co., 5 per cent. (Washington, D. C.).....	12,000 00	12,000 00	11,040 00
Metropolitan Ry. Co., 5 per cent..	23,303 75	22,000 00	26,400 00
Central Passenger Ry. Co., 5 per cent.....	24,000 00	24,000 00	28,320 00
Central Passenger Ry., 5 per cent. (Ex. & Imp.).....	10,000 00	10,000 00	11,800 00
City of Memphis, 6 per cent.....	1,000 00	6,000 00	6,630 00
Balto. & Cumberland Valley R. R. Co., 6 per cent.....	3,800 00	4,000 00	4,000 00
Maryland Steel Co., 5 per cent....	20,061 10	20,000 00	19,000 00
Masonic Temple, 5 per cent.....	5,615 00	6,000 00	6,300 00
Clarendon Water Co., 6 per cent..	8,762 50	9,000 00	9,000 00
Omaha Water Co., 5 per cent.....	15,000 00	15,000 00	15,375 00
Wilmington & Weldon R. R. Co., 4 per cent.....	28,000 00	28,000 00	28,840 00

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Wilmington & Weldon R. R. Co., 5 per cent.....	27,000 00	27,000 00	32,670 00
Wilmington, Col. & Augusta R. R. Co., 6 per cent.....	10,000 00	10,000 00	11,500 00
Virginia Midland Ry. Co., 6 per cent.....	25,000 00	25,000 00	29,750 00
Columbia & Greenville R. R. Co., 6 per cent.....	11,000 00	11,000 00	12,760 00
Charlotte, Col. & Augusta R. R. Co., 5 per cent.....	39,000 00	39,000 00	41,340 00
Atlanta & Charlotte Air Line, 4 per cent.....	43,000 00	43,000 00	43,860 00
Chicago, Rock Island & Pacific R. R. Co., 4 per cent.....	30,000 00	30,000 00	32,250 00
Savannah, Florida & Western R. R. Co., 5 per cent.....	5,000 00	5,000 00	5,700 00
Savannah, Florida & Western R. R. Co., 6 per cent.....	15,000 00	15,000 00	18,750 00
Western North Carolina R. R. Co., 6 per cent.....	15,000 00	15,000 00	17,400 00
Charleston & Western Carolina R. R. Co., 5 per cent.....	15,000 00	15,000 00	16,500 00
Union Pacific R. R. Co., 4 per cent.	29,100 00	30,000 00	31,800 00
Northern Pacific R. R. Co., 4 per cent.....	19,725 00	20,000 00	21,000 00
Atlanta Consolidated Ry. Co., 5 per cent.....	15,000 00	15,000 00	15,750 00
St. Paul City Ry. Co., 5 per cent...	15,000 00	15,000 00	16,500 00
Minneapolis Street Ry. Co., 5 per cent.....	20,000 00	20,000 00	22,400 00
Balto., Catonsville & Ellicott Mills Ry Co., 5 per cent.....	10,000 00	10,000 00	11,000 00
Georgia Pacific Ry. Co., 6 per cent.	15,000 00	15,000 00	18,600 00
Georgia Southern & Florida R. R. Co., 5 per cent.....	10,000 00	10,000 00	11,200 00

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
St. Louis, Iron Mountain & Southern R. R. Co., 5 per cent.....	10,000 00	10,000 00	11,200 00
Charleston City Ry. Co., 5 per cent.	5,000 00	5,000 00	5,250 00
Petersburg R. R. Co., "A," 5 per cent.....	35,000 00	35,000 00	40,250 00
Atlantic Coast Line, 4 per cent....	30,000 00	30,000 00	30,600 00
Georgia R. R. & Banking Co., 5 per cent.....	10,000 00	10,000 00	10,900 00
United Ry. & Electric Co., 4 per cent.....	23,750 00	25,000 00	24,375 00
Baltimore & Ohio R. R. Co. (Pittsburg Div.), 3½ per cent.....	2,092 07	2,500 00	2,250 00
Baltimore & Ohio R. R. Co., prior lien, 3½ per cent.....	28,868 75	30,000 00	29,250 00
Pitts., Cincinnati, Chicago & St. Louis R. R., 3½ per cent.....	14,925 00	15,000 00	14,850 00
Alabama Great Southern R. R. Co., 6 per cent.....	20,000 00	20,000 00	22,400 00
United Ry. Co., St. Louis, 4 per cent.....	8,462 50	10,000 00	8,500 00
Rio Grande Western Ry. Co., 4 per cent.....	10,000 00	10,000 00	9,900 00
Consolidated Gas Co., 5 per cent...	15,575 00	15,000 00	17,025 00
State 3 per cent, Consolidated Loan	85,400 00	85,400 00	86,254 00
City of Baltimore, 5 per cent., 1916.	46,983 75	37,100 00	46,375 00
State, 1911, 3½ per cent, Loan....	52,000 00	52,000 00	54,080 00
City of Baltimore, 4 per cent., 1904.	68,985 00	63,000 00	65,047 50
City of Baltimore, 4 per cent., 1926.	54,500 00	50,000 00	58,500 00
City of Baltimore, 3½ per ct., 1928.	180,701 75	177,300 00	196,803 00
City of Baltimore, 3½ per ct., 1930.	60,869 50	59,200 00	66,008 00
City of Baltimore, 3½ per ct., 1940.	116,375 00	115,000 00	131,243 75
City of Baltimore, 3½ per ct., 1945.	26,510 00	25,000 00	28,750 00
City of Baltimore, 3½ per ct., 1950.	91,200 00	80,000 00	92,000 00
German Empire Loan, 4 per cent...	23,875 00	23,875 00	23,875 00

1,655,076 98 1,621,875 00 1,775,421 25

STOCKS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
960 Shares National Bank of Commerce.....	\$19,836 53	\$14,400 00	\$21,600 00
400 shares National Union Bank...	30,697 60	30,000 00	33,200 00
300 shares National Bank of Baltimore.....	30,000 00	30,000 00	34,500 00
335 shares National Marine Bank..	9,830 27	10,050 00	12,897 50
400 shares National Exchange Bank	45,366 63	40,000 00	64,000 00
304 shares Merchants National Bank.....	33,012 12	30,400 00	54,720 00
440 shares Western National Bank.	15,059 90	8,800 00	17,600 00
605 shares Citizens National Bank.	8,933 12	6,050 00	15,881 25
177 shares First National Bank...	17,494 00	17,700 00	23,010 00
108 shares Farmers and Merchants National Bank.....	5,935 75	4,320 00	7,182 00
152 shares Peoples Bank.....	3,040 00	3,040 00	2,736 00
50 shares Augusta National Bank, Va.....	5,000 00	5,000 00	5,000 00
15 shares Shenandoah Valley National Bank, Va.....	1,740 00	1,500 00	3,300 00
330 shares Baltimore & Frederick Turnpike Co.....	825 00	6,600 00	495 00
80 shares Baltimore Fire Insurance Co.....	1,244 66	800 00	1,840 00
135 shares United Fire Insurance Co.....	1,350 00	1,350 00	843 75
29 shares Washington Branch R. R. Co.....	2,385 25	2,900 00	2,900 00
140 shares Safe Deposit & Trust Co.....	14,000 00	14,000 00	47,600 00
400 shares Mercantile Trust & Deposit Co.....	35,000 00	20,000 00	78,000 00
375 shares Baltimore Warehouse Co.....	8,610 62	7,500 00	7,500 00
408 shares Merchants & Miners Transportation Co.....	46,883 50	40,800 00	53,040 00
75 shares South Baltimore Car Co.	7,500 00	7,500 00	7,500 00
150 shares Consolidated Gas Co...	9,250 00	15,000 00	9,000 00

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
285 shares Baltimore & Harrisburg Ry Co.....	8,835 00	14,250 00	8,835 00
30 shares Baltimore & Ohio R. R. Co., preferred.....	2,640 00	3,000 00	2,580 00
	<hr/>	<hr/>	<hr/>
	\$364,469 95	\$334,960 00	\$515,760 50
Total amount at risk December 31, 1900.....			\$24,709,437 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	2,032,511 00
Premiums received.....	31,289 04
Losses paid.....	12,069 30
Losses incurred.....	12,607 29

EQUITABLE FIRE INSURANCE COMPANY
OF SNOW HILL, MD.

Commenced Business April 11, 1899. Capital Stock, \$20,800.

JOHN WALTER SMITH, *President.*

J. EDWARD WHITE, *Secretary.*

PRINCIPAL OFFICE, SNOW HILL, MD.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock subscribed for.....	104,000 00
Capital stock paid up in cash.....	20,800 00
Amount of net ledger assets December 31, 1899.....	\$24,039 87

INCOME.

	Fire.	
Entire premiums collected during the year...	\$24,662	23
Deduct re-insurance rebate, abatement and re- turn premiums.....	2,959	42
Received for premiums other than per- petual.....		\$21,702 81
Total rents and interest.....		912 72
Total income during the year.....		\$22,615 53

DISBURSEMENTS.

Net amount paid for losses.....	\$7,393	58
Paid stockholders for interest or dividends.....	600	00
Commissions or brokerage to agents, less received on re- insurance.....	4,908	29
Salaries and allowances to agents.....	1,296	43
Rents (including \$80 for company's use of own buildings); furniture, \$39.98.....	119	98
Insurance department fees and licenses.....	29	00
Advertising, printing, stationery, &c.....	77	87
Other disbursements.....	599	91
Total expenditures during the year.....	\$15,025	06

ASSETS.

Mortgage loans on real estate.....	\$4,700	16
Loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	12,250	00
Cash in office and deposited in bank.....	15,480	18
Interest due.....	248	42
Premiums due and in course of collection.....	2,213	48
Capital stock on call.....	83,200	00
Gross assets.....	\$118,092	24

ASSETS NOT ADMITTED.

Furniture and Fixtures.....	\$370 58	
Printed matter and stationery.....	385 72	
		<hr/> 756 30
Total admitted assets.....		<hr/> \$117,335 94

LIABILITIES.

Losses reported, adjusted and unpaid.....	\$2,700 00	
Reserve as required by law.....	15,475 10	
Salaries, rents, expenses, taxes, &c.....	53 33	
		<hr/>
Total liabilities.....		\$18,228 43
		<hr/>
Surplus as regards policy-holders.....		\$99,107 51
Capital stock paid up.....	\$20,800 00	
Total amount at risk December 31, 1900.....		\$1,852,538 27

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,872,906 00
Premiums received.....	24,715 19
Losses paid.....	6,393 58
Losses incurred.....	8,193 58

FIREMEN'S INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business August 2, 1826. Capital Stock, \$900,000.

F. E. S. WOLFE, *President.*

HARRY L. RIALI, *Secretary.*

PRINCIPAL OFFICE, 25 SOUTH STREET.

CAPITAL.

Capital Stock authorized.....	\$900,000 00
Capital stock paid up in cash.....	\$900,000 00
Amount of net ledger assets December 31, 1899, \$838,759.08; increase of paid up capital, 1900, \$400,000.....	\$1,238,759 08

INCOME.

	Fire.	
Entire premiums collected during the year...	\$796,709 47	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	296,877 26	
Received for premiums other than per- petual.....		\$499,832 21
Total rents and interest.....		30,182 64
From all other sources.....		121,217 52
Total income during the year.....		\$651,232 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$27,758.28 occurring in previous years)....	\$451,394 19
Deduct amount received for salvage and re-insurance.....	115,607 56
Net amount paid for losses.....	\$335,786 63
Paid stockholders for interest or dividends (amount declared during the year, \$40,000).....	39,629 44
Commissions or brokerage to agents, less received on re-insurance.....	73,076 18
Rents (including \$2,500 for Co.'s use of own buildings)....	2,500 00
Salaries, fees and other charges, officers, \$8,000; clerks, \$5,206; other employes, \$546.....	13,752 00
Taxes on premiums, \$16,616.25; on real estate, \$184.40; on other investments, \$1,570.58.....	20,027 23
Insurance department fees and agents' licenses, \$9,696.56; municipal licenses, \$381.60.....	10,078 16
Advertising, printing, stationery, &c.....	27,253 28
Losses on sales or maturity of ledger assets.....	129 34
Total expenditures during the year.....	\$522,232 26

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered.....	\$170,000 00
Stocks and bonds absolutely owned by the company(book value).....	1,124,907 57
Amount of all loans (except mortgages) secured by stocks, bonds and other securities..	20,200 00
Interest due and accrued on stocks, bonds and other securities and rents.....	17,298 94
Cash in company's principal office and belonging to the company deposited in bank.....	52,093 58
Premiums due and in course of collection....	46,607 36
Agents' debit balances.....	558 04
Market value of real estate over book value...	25,000 00
Market value of stocks and bonds over book value.....	21,783 93
All other admitted assets detailed in statement on file in this office..	11,321 83
Total gross assets.....	\$1,489,771 25

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$5,198 36	
Agents' debit balances, unsecured.....	558 04	
		\$5,756 40
Total admitted assets.....		\$1,484,014 85

LIABILITIES.

Net amount of unpaid losses.....	\$31,862 98	
Reserve as required by law.....	334,200 76	
Re-insurance premiums, \$24,297.29; return premiums, \$196.61.....	24,493 90	
Special reserve fund.....	10,000 00	
Cash dividends remaining unpaid.....	838 56	
Total liabilities.....		\$401,396 20
Surplus as regards policy-holders.....		\$1,082,618 65
Assets not admitted as above stated.....		5,756 40
		\$1,088,375 05
Capital stock paid up.....	\$900,000 00	
Surplus as regards stockholders.....	188,375 05	

BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
United States Government 3 per cent. bonds, 1909.....	\$100,000 00	\$111,000 00
State of Virginia bonds, 2 and 3 per ct., 1991..	58,000 00	55,970 00
State of Virginia bonds, deferred.....	21,500 00	2,150 00
State of North Carolina bonds, 4 per cent., 1910.....	20,000 00	21,400 00
Baltimore City bonds, 3½ per cent., 1928....	11,400 00	12,654 00
Baltimore City bonds, 3½ per cent., 1930....	89,500 00	99,792 50
Baltimore City bonds, 3½ per cent., 1936....	72,000 00	81,000 00
Baltimore City bonds, 3½ per cent., 1940....	125,400 00	141,702 00
Baltimore City bonds, 3½ per cent., 1945....	25,000 00	28,250 00
Baltimore City bonds, 3½ per cent., 1950....	160,000 00	182,400 00

Bonds owned by the Company—Continued.

	Par value.	Market value.
Baltimore City bonds, 4 per cent., 1904.....	47,000 00	48,880 00
Baltimore City bonds, 4 per cent., 1920.....	31,000 00	35,960 00
Baltimore City bonds, 4 per cent., 1925.....	22,000 00	25,960 00
Baltimore City bonds, 5 per cent., 1916.....	8,700 00	10,788 00
City of Jeffersonville (Ind.) bonds, 3½ per cent., 1910.....	5,000 00	5,000 00
City of Indianapolis (Ind.) bonds, 4 per cent., 1906.....	20,000 00	21,000 00
Allen County (Indiana) bonds, 3½ per cent., 1919.....	20,000 00	20,800 00
Sioux City Term. R. R. & Warehouse Co. bonds, 6 per cent.....	10,000 00	8,000 00
Baltimore City Passenger Railway certificates of indebtedness.....	2,500 00	2,650 00
Baltimore, Catonsville & Electric City Ry. bonds, 5 per cent., 1916.....	15,000 00	16,800 00
Georgia Pacific R. R. bonds, 6 per cent., 1922..	8,000 00	10,080 00
Georgia, Carolina & Northern R. R. bonds, 5 per cent., 1929.....	5,000 00	5,250 00
Norfolk & Carolina R. R. bonds, 5 per cent., 1939.....	10,000 00	11,500 00
Richmond & Danville R. R. bonds, 5 per cent., 1909.....	2,000 00	2,000 00
Atlantic Coast Line R. R. bonds, 4 per cent., 1948.....	25,000 00	26,000 00
Baltimore & Cumberland Valley R. R. bonds, 6 per cent., 1929.....	6,000 00	6,000 00
Lexington Railway bonds, 5 per cent., 1949...	11,000 00	10,780 00
	<hr/> \$931,000 00	<hr/> \$1,003,766 50

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Lexington Railway stock, 37½ shares.....	\$3,750 00	\$1,275 00
Merchants National Bank stock, 100 shares...	10,000 00	18,100 00
National Mechanics Bank stock, 810 shares..	8,100 00	24,300 00
Farmers and Merchants National Bank stock, 200 shares.....	8,000 00	13,800 00

Bonds owned by the Company—Continued.

	Par value.	Market value.
Peoples Bank stock, 100 shares.....	2,000 00	1,800 00
National Marine Bank stock, 400 shares.....	12,000 00	14,800 00
Western National Bank stock, 300 shares....	6,000 00	12,000 00
Second National Bank stock, 150 shares.....	15,000 00	27,750 00
Citizen's National Bank stock, 900 shares....	9,000 00	23,850 00
United Railways & Electric Co. common stock, 300 shares.....	15,000 00	5,250 00
	<hr/>	<hr/>
	\$88,850 00	\$142,925 00
Total amount at risk December 31, 1900.....		\$85,712,310 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$10,322,524 00
Premiums received.....	44,843 65
Losses paid.....	25,238 17
Losses incurred.....	27,248 07

GERMAN FIRE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business March, 1865. Capital Stock, \$500,000.

ALEXANDER H. SCHULZ, *President.*

CHAS. H. KOPPELMAN, *Secretary.*

PRINCIPAL OFFICE, N. E. COR. HOLLIDAY AND BALTIMORE STREETS.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$1,409,211 25

INCOME.

	Fire.
Entire premiums collected during the year...	\$134,529 68
Deduct re-insurance, rebate, abatement and re- turn premiums.....	5,929 81
	<hr/>
Received for premiums other than perpetual..	\$128,599 87
Total rents and interest.....	66,629 39
From all other sources.....	374 84
	<hr/>
Total income during the year.....	\$195,604 10

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$796 accruing in previous years).....	\$66,939 98
Net amount paid for losses.....	\$66,939 98
Paid stockholders for interest or dividends (amount declared during the year).....	50,000 00
Commissions or brokerage to agents, less re- ceived on re-insurance.....	15,952 41
Salaries, fees and other charges.....	17,961 74
Taxes.....	2,750 23
Advertising, printing, stationery, &c.....	6,706 20
Other disbursements: sundries.....	623 57
Total expenditures during the year....	\$160,934 13

ASSETS.

Value of real estate and ground rents owned by the company, less amount of incumbrance thereon.....	\$7,008 58
Mortgage loans on real estate.....	257,523 71
Stocks and bonds absolutely owned by the company (market value).....	1,106,362 00
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities	23,500 00
Ground rents.....	34,355 62
Cash in company's principal office and belong- ing to the company deposited in bank.....	15,131 31
Total gross assets.....	\$1,443,881 22
Total admitted assets.....	\$1,443,881 22

LIABILITIES.

Net amount of unpaid losses.....	\$2,000 00
Reserve as required by law.....	144,963 01
Amount re-claimable by insured on perpetual fire insurance.....	9,235 24
Total liabilities.....	<u>\$156,198 25</u>
Surplus as regards policy-holders.....	<u>\$1,287,682 97</u>
Capital stock paid up.....	\$500,000 00
Surplus as regards stockholders.....	787,682 97

BONDS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
North Carolina State bonds, 1919, 6 per cent.....	\$11,800	\$10,000	\$11,800
Norfolk City Water bonds, 1901, 8 per cent..	3,000	3,000	3,000
Richmond (Va.) City bonds, 1920, 4 per cent.. ..	26,500	26,500	26,500
Portsmouth (Va.) City bonds, 1920, 5 per cent.....	10,000	10,000	10,000
San Antonio (Texas) Imp. bonds, 1929, 5 per cent.....	10,000	10,000	10,000
West Knoxville Gen'l Imp. bonds, 1919, 6 per cent.....	3,300	3,000	3,300
Asheville (N. C.) City bonds, 1918, 6 per cent.....	10,400	10,000	10,400
Jefferson County (Ala.) Court House bonds, 1919, 6 per cent.....	17,250	15,000	17,250
Charlotte City (N. C.) bonds, 1920, 5 per cent.....	10,300	10,000	10,300
Winston (N. C.) Gold bond, 1910, 5 per cent.....	10,000	10,000	10,000
Salt Lake City bonds, 1901-1911, 5 per cent..	15,300	15,000	15,300
State of South Carolina bonds, 1933, 4½ per cent.....	5,000	5,000	5,000
Cumberland City gold bonds, 1923, 4 per cent.....	5,000	5,000	5,000

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Long Island City Imp. bonds, 1914, 4½ per cent.....	5,100	5,000	5,100
City of Charleston (S. C.) bonds, 1924, 5 per cent.....	5,200	5,000	5,200
Galveston (Texas) Lim. Debt bonds, 1934, 5 per cent.....	9,000	9,000	9,000
Jersey City Assess. Gold bonds, 1924, 5 per cent.....	11,000	10,000	11,000
City of Mobile Water Works and Sew. Bds., 1939, 4½ per cent.....	15,750	15,000	15,750
City of Atlanta (Ga.) Redempr. bonds, 1928, 4 per cent.....	11,000	10,000	11,000
City of Baltimore 3½ per cent Refunding Loan, 1940.....	79,050	75,000	79,050
Baltimore City Stock Water Loan, 1916, 5 per cent.....	10,266	8,700	10,266
Baltimore City Stock Funding Loan, 1916, 5 per cent.....	2,124	1,800	2,124
State of Maryland, 3 per cent.....	2,000	2,000	2,000
Wilmington, Columbia & Augusta R. R., 1910, 6 per cent.....	14,820	13,000	14,820
Wilmington & Weldon R. R., 1935, 5 per cent.....	10,600	10,000	10,600
Northern Central Ry. Con. bonds, 1925, 4½ per cent.....	7,280	7,000	7,280
West Shore R. R. bonds, 2361, 4 per cent...	20,200	20,000	20,200
Petersburg R. R. bonds, "A," 1926, 5 per cent.....	11,770	11,000	11,770
Virginia Midland R. R. bonds, 1911, 6 per cent.....	11,000	10,000	11,000
Atlanta & Charlotte Air Line, 1907, 7 per cent.....	5,750	5,000	5,750
Baltimore & Harrisburg R. R. bonds, 1936, 5 per cent.....	5,200	5,000	5,200
Richmond & Petersburg R. R. bonds, 1915, 5 per cent.....	6,000	5,000	6,000
Georgia, Carolina & Northern Ry., 1929, 5 per cent.....	10,000	10,000	10,000

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Petersburg R. R. bonds, "B," 1926, 6 per cent.....	5,250	5,000	5,250
Baltimore & Potomac Tunnel bonds, 1911, 6 per cent.....	5,750	5,000	5,750
Staten Island Rap. Trans., 2d Mtge, 1926, 5 per cent.....	8,000	10,000	8,000
Charlotte, Columbia & Augusta R. R., 1909, 5 per cent.....	8,240	8,000	8,240
Georgia & Alabama Ry., 1st Mtge. bonds, 5 per cent.....	15,000	15,000	15,000
Charleston & Western Carolina Ry. Co., 1946, 5 per cent.....	15,300	15,000	15,300
Georgia Southern & Florida gold bonds, 1945, 5 per cent.....	5,100	5,000	5,100
Caroline Central, 1st Cons. gold bonds, 1949, 4 per cent.....	8,875	10,000	8,875
South Bound R. R. gold bonds, 5 per cent..	10,000	10,000	10,000
Baltimore & Ohio R. R. bonds (S. W. Div.), 1925, 3½ per cent.....	31,185	38,500	31,185
Atlantic Coast Line R. R. gold bonds, 1948, 4 per cent.....	5,100	5,000	5,100
Seaboard Air Line, 1st Mtge. gold bonds, 1950, 4 per cent.....	15,000	25,000	15,000
Greater Seaboard Air Line Organiz. Loan, 1902, 6 per cent.....	25,000	25,000	25,000
Southern Railway Co., 6 per cent.....	450	1,800	450
Baltimore & Ohio R. R., preferred stock, 4 per cent.....	2,365	4,300	2,365
Greater Seaboard Air Line Ry. Co.....	2,625	52,500	2,625
Greater Seaboard Air Line Ry., preferred..	3,375	22,500	3,375
Newport News & Old Point Ry. & El. Co., 1938, 5 per cent.....	5,000	5,000	5,000
Anacostia & Potomac River R. R. Co., 1949, 5 per cent.....	8,000	10,000	8,000
Atlanta Cons. Street Ry. bonds, 1939, 5 per cent.....	10,500	10,000	10,500

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Lexington (Ky.) Ry. Co. gold bonds, 1949, 5 per cent.....	5,000	5,000	5,000
Baltimore Traction Co. (N. B. Div.) bonds, 1942, 5 per cent.....	12,000	12,000	12,000
Nashville Ry., 1st Mtge. gold bonds, 1950, 5 per cent.....	8,000	8,000	8,000
City & Suburban Ry. Co. bonds, 1922, 5 per cent.....	5,500	5,000	5,500
Norfolk Ry. & Light Co. bonds, 1949, 5 per cent.....	10,150	10,000	10,150
Metropolitan Railroad Co. bonds, 1925, 5 per cent.....	5,500	5,000	5,500
Toledo Traction Co. bonds, 1909, 5 per cent..	10,300	10,000	10,300
Richmond Traction Co. gold bonds, 1925, 5 per cent.....	5,300	5,000	5,300
Baltimore Tract. Conv. Assented bonds, 1906, 5 per cent.....	6,075	6,000	6,075
United Rys. & Electric Co. gold bonds, 1949, 4 per cent.....	7,200	10,000	7,200
Baltimore City Pass. Ry. Co. bonds, 1911, 5 per cent.....	10,250	10,000	10,250
Consolidated Gas Co. bonds, 1910, 6 per cent.....	16,500	15,000	16,500
	<hr/> \$682,850	<hr/> \$753,600	<hr/> \$682,850

STOCKS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
360 shares German-American Bank, 5 per cent.....	69,600	36,000	39,600
150 shares Farmers and Mechanics Nation- al Bank, 7 per cent.....	7,950	6,000	7,950
200 shares Merchants National Bank, 6 per cent.....	27,000	20,000	27,000
83 shares Third Nat'l Bank, 4½ per cent..	7,636	8,300	7,636
104 shares Commercial and Farmers Na- tional Bank, 6 per cent.....	12,792	10,400	12,792

Stocks owned by the Company—Continued.

	Book value.	Par value.	Market value.
111 shares National Union Bank, 4 per ct..	8,880	8,325	8,880
647 shares National Mechanics Bank, 12 per cent.....	10,999	6,470	10,999
130 shares National Bank of Baltimore, 5½ per cent.....	14,300	13,000	14,300
711 shares Western National Bank, 8 per cent.....	24,174	14,220	24,174
349 shares Citizens National Bank, 10 per cent.....	6,631	3,490	6,631
67 shares National Exchange Bank, 6 per cent.....	8,375	6,700	8,375
150 shares National Marine Bank, 6 per ct.	5,100	4,500	5,100
15 shares First National Bank, 5 per cent.	1,500	1,500	1,500
790 shares German Bank of Baltimore, 5 per cent.....	79,000	79,000	79,000
83 shares Second National Bank, 7 per ct.	14,940	8,300	14,940
100 shares Baltimore Trust and Guarantee Co., 9 per cent.....	25,000	10,000	25,000
200 shares Merchants Trust and Dep. Co., 16 per cent.....	30,000	20,000	30,000
150 shares Maryland Trust Co., 8 per cent..	32,500	15,000	32,500
150 shares Fidelity and Deposit Co., 14 per cent.....	20,250	15,000	20,250
125 shares Guardian Trust and Dep. Co., 5 per cent.....	14,000	12,500	14,000
117 shares International Trust Co.....	9,945	11,700	9,945
133 shares Merchants and Miners Transp. Co., 8 per cent.....	17,290	13,300	17,290
100 shares Maryland Life Ins. Co., 6 per cent.....	2,500	2,000	2,500
14 shares Merchants and Mech. P. Loan and Bldg Co., 5 per cent.....	3,150	3,500	3,150
	\$423,512	\$329,205	\$423,512
Total amount at risk December 31, 1900.....		\$36,996,987	00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$19,455,868	00
Premiums received.....	127,519	35
Losses paid.....	65,137	43
Losses incurred.....	66,341	43

GERMAN-AMERICAN FIRE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business September 29, 1880. Capital Stock, \$200,000.

MARTIN MEYERDIRCK, *President.*

HERMAN KNOLLENBERG, *Secretary.*

PRINCIPAL OFFICE, 411 E. BALTIMORE STREET.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$418,819 42

INCOME.

	Fire.
Entire premiums collected during the year...	\$98,264 22
Deduct re-insurance, rebate, abatement and re- turn premiums.....	21,000 77
Received for premiums other than per- petual.....	\$77,263 51
Total rents and interest.....	21,151 00
Profit on sale or maturity of ledger assets dur- ing the year over book values.....	306 06
From all other sources.....	2,629 22
Total income during the year.....	\$101,349 79

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$2,519.33 accruing in previous years).....	\$49,339 00
Deduct amount received for salvage and re-insurance.....	9,238 30
Net amount paid for losses.....	\$40,100 78
Paid stockholders for interest or dividends (amount declared during the year, \$12,000) .	12,145 50
Commissions or brokerage to agents, less received on re-insurance.....	14,562 36
Salaries, fees and other charges.....	8,769 74
Taxes on premiums, \$514.51; on real estate, \$853.82; on other investments, \$521.03.....	1,889 36
Insurance department fees and agents' licenses, \$1,113; revenue tax, \$534.10.....	1,647 10
Advertising, printing, stationery, &c.....	5,714 71
Total expenditures during the year....	\$84,829 55

ASSETS.

Book value of real estate and ground rents owned by the company, less incumbrance thereon.....	\$77,458 12
Mortgage loans on real estate.....	94,054 47
Stocks and bonds absolutely owned by the company (book value).....	212,796 00
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	27,250 00
Interest due and accrued on stocks, bonds and other securities.....	6,838 48
Cash in company's principal office and belonging to the company deposited in bank.....	23,581 07
Premiums due and in course of collection....	7,293 03
Market value of bonds and stocks over book value.....	5,694 00
All other assets.....	200 00
Total gross assets.....	\$455,165 17

ASSETS NOT ADMITTED.

Loans on company's stock.....	\$300 00	
		\$300 00
Total admitted assets.....		\$454,865 17

LIABILITIES.

Losses reported, adjusted and unpaid.....	\$3,839 91	
Reserve as required by law.....	61,693 96	
Re-insurance and return premiums.....	1,656 36	
Cash dividends remaining unpaid.....	340 10	
Amount reclaimable by the insured on perpetual policies.....	323 37	
Total liabilities.....		\$67,853 70
		\$387,011 47
Assets not admitted as above stated.....		300 00
		\$387,311 47

Capital stock paid up.....	\$200,000 00
Surplus as regards stockholders.....	187,311 47

BONDS OWNED BY THE COMPANY

	Par value.	Market value.
Atlantic & Charlotte R. R. bonds.....	\$9,000	\$10,440
Columbia & Greenville R. R. bonds.....	2,000	2,320
Chesapeake Electric Light and Water Co. bonds.....	5,500	5,500
	\$10,500	\$18,260

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City Stock (funding), 1916.....	\$2,800	\$3,500
Baltimore City Stock (Water), 1916.....	4,800	5,904
Baltimore City Stock (W. M. R. R.), 1925.....	1,500	1,725
Baltimore City Stock (Int. Improvement), 1928.....	6,500	7,280
Baltimore City Stock (Consolidated), 1930.....	8,300	9,269
Baltimore City Stock (Public Imp.), 1940.....	38,800	43,456
Baltimore City Stock (Four Million), 1945.....	6,000	6,720
100 shares Merchants and Miners Trans. Co.....	10,000	13,600

Stocks owned by the Company—Continued.

	Par value.	Market value.
390 shares German Fire Ins. Co.....	3,900	9,750
50 shares Commercial and Farmers National Bank..	5,000	6,000
225 shares Farmers and Merchants National Bank...	9,000	14,625
100 shares Merchants National Bank.....	10,000	15,500
50 shares National Mechanics Bank.....	500	1,400
133 shares National Exchange Bank.....	13,300	19,950
200 shares Western National Bank.....	4,000	7,600
75 shares National Howard Bank.....	750	750
101 shares National Bank of Baltimore.....	10,100	11,312
47 shares German Bank of Baltimore.....	4,700	4,982
100 shares National Union Bank of Baltimore.....	7,500	8,100
150 shares Citizens National Bank of Baltimore.....	1,500	3,600
28 shares Second National Bank.....	2,800	5,180
	<hr/>	<hr/>
	\$151,750	\$200,230
Total amount at risk December 31, 1900.....	\$16,074,637	00
Perpetuals.....	12,275	00
	<hr/>	<hr/>
	\$16,086,912	00

BUSINESS IN MARYLAND IN 1900.

Fire, risks written in 1900.....	\$5,924,638	00
Premiums received.....	38,291	32
Losses paid.....	17,060	64
Losses incurred.....	18,949	81

HOME FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business July, 1867. Capital Stock, \$500,000.

G. HARLAN WILLIAMS, *President.*

HOWARD J. WILLIAMS, *Secretary.*

PRINCIPAL OFFICE, 10 SOUTH STREET.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$370,531 02

INCOME.

	Fire.
Entire premiums collected during the year...	\$125,110 13
Deduct re-insurance, rebate, abatement and re- turn premiums.....	23,725 04
	<hr/>
Received for premiums other than per- petual.....	\$101,385 09
Total rents and interest.....	13,812 14
	<hr/>
Total income during the year.....	\$115,197 23

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$5,569.26 accruing in previous years).....	\$59,031 92
Deduct amount received for salvage and re-in- surance.....	3,426 28
Net amount paid for losses.....	\$55,605 64
Paid stockholders for interest or dividends (amount declared during the year, \$16,000)	15,863 60
Commissions or brokerage to agents, less re- ceived on re-insurance.....	22,915 65
Rents.....	1,795 00
Salaries, fees and other charges, officers, \$5,500; clerks, \$1,777.30.....	7,277 30
Taxes on premiums.....	863 82
Insurance department fees and agents' li- censes, \$1,805; municipal licenses, \$15.....	1,820 00
Advertising, printing, stationery, \$761.06; mis- cellaneous, \$3,793.67.....	4,554 73
Total expenditures during the year.....	\$110,695 74

ASSETS.

Mortgage loans on real estate.....	\$9,000 00
Stocks and bonds absolutely owned by the company (book value).....	345,201 62
Loans secured by stocks, bonds and other se- curities.....	12,200 00
Interest due and accrued on stocks, bonds and other securities.....	3,143 25
Cash in company's principal office and belong- ing to the company deposited in bank.....	8,630 89
Premiums due and in course of collection....	11,717 65
Market value of bonds and stocks over book value.....	22,794 88
Total admitted assets.....	\$412,688 29

LIABILITIES.

Net amount of unpaid losses.....	\$8,920 31	
Reserve as required by law.....	65,583 93	
Cash dividends remaining unpaid.....	466 90	
Amount reclaimable by the insured on perpetual fire insurance policies.....	2,650 74	
		<hr/>
Total liabilities.....		\$77,621 88
		<hr/>
Surplus as regards policy-holders.....		\$435,066 41
Capital stock paid up.....		200,000 00
Surplus as regards stockholders.....		135,066 41

BONDS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
City of Cincinnati, 1902, 7 3-10 per cent...	\$2,530 00	\$2,000	\$2,320
New Orl. Gas Light Co., 1913, 5 per cent.	5,225 00	5,000	5,100
City of St. Joseph, 1903, 6 per cent.....	16,420 00	15,000	15,750
Cent. of Ga. Ry. Co., 1st, 1945, 3¼ per ct.	1,280 00	4,000	2,440
Cent. of Ga. Ry. Co., 2d, 1945.....	480 00	3,000	600
Ga., Car. & North. R. R., 1929, 5 per cent.	6,062 50	6,000	63,152
Va. Midland R. R., 1926, 5 per cent.....	12,839 88	15,000	16,800
Ga. Pacific R. R., 1922, 6 per cent.....	11,137 50	10,000	12,600
Frederick City, 1918, 4 per cent.....	10,050 00	10,000	10,100
Baltimore Traction Co., 1942, 5 per cent.	6,320 00	6,000	7,200
	<hr/>	<hr/>	<hr/>
	\$72,344 88	\$76,000	\$79,225

STOCKS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
Baltimore City stock, 1916, 5 per cent.	\$25,997 08	\$25,000	\$31,250 00
Baltimore City stock, 1940, 3½ per ct.	35,038 75	31,000	35,340 00
Baltimore City stock, 1928, 3½ per ct.	52,238 25	46,000	51,175 00
Baltimore City stock, 1930, 3½ per ct.	5,650 00	5,000	5,562 50
Baltimore City stock, 1936, 3½ per ct.	5,648 00	5,000	5,600 00
Baltimore City stock, 1945, 3½ per ct.	10,328 50	9,100	10,374 00
Baltimore City stock, 1922, 3½ per ct.	67,500 00	60,000	66,600 00

Stocks owned by the company—Continued.

	Book value.	Par value.	Market value.
Baltimore City stock, 1925, 4 per cent.	11,400 00	10,000	11,500 00
Safe D. & T. Co, 15 per cent.....	3,000 00	3,000	10,500 00
Maryland Life Ins. Co., 6 per cent....	3,609 16	3,400	3,740 00
First National Bank, 6 per cent.....	6,185 25	5,500	7,150 00
Nat'l Bank of Commerce, 6 per cent...	3,100 00	3,000	4,400 00
Com. & Farmers Nat'l Bank, 6 per ct.	5,982 00	5,000	6,100 00
Citizens Nat'l Bank, 10 per cent.....	4,712 50	2,500	6,500 00
Farmers & Merch. Nat'l Bank, 7 per ct.	8,900 00	6,400	10,720 00
Western National Bank, 8 per cent...	7,183 75	4,460	8,920 00
	<u>\$272,856 74</u>	<u>\$235,960</u>	<u>\$288,771 50</u>

Total amount at risk December 31, 1900..... \$13,338,435 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,983,021 00
Premiums received.....	30,518 37
Losses paid.....	15,973 15
Losses incurred.....	14,843 16

MARYLAND FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business 1859.

Capital Stock, \$100,000.

DANIEL W. HOPPER, *President.*

JOHN M. BECK, *Secretary.*

PRINCIPAL OFFICE, N. E. COR. POST OFFICE AVE. AND WATER ST.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	100,000 00
Amount of net ledger assets December 31, 1899.....	\$132,506 94

INCOME.

	Fire.
Entire premiums collected during the year...	\$21,171 24
Deduct re-insurance, rebate, abatement and re- turn premiums.....	10,957 37
Received for premiums other than per- petual.....	\$10,213 87
Total rents and interest.....	7,275 69
From all other sources.....	2,500 00
Total income during the year.....	\$19,989 56

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$7,039.10 accruing in previous years).....	\$23,179 04
Deduct amount received for salvage and re-insurance.....	752 62
Net amount paid for losses.....	\$22,426 42
Paid stockholders for interest or dividends amount declared during the year \$3,000)...	3,393 30
Commissions or brokerage to agents, less received on re-insurance.....	1,707 87
Salaries, fees and other charges, officers, \$4,166.66; clerks, \$201.50.....	4,368 16
Taxes on premiums, \$86.60; on real estate, \$1,111.01; on other investments, \$215.90....	1,413 51
Insurance department fees and agents' licenses.....	29 00
Advertising, printing, stationery, &c.....	2,499 76
Total expenditures during the year.....	\$35,838 02

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$85,000 00
Mortgage loans on real estate.....	4,000 00
Stocks and bonds absolutely owned by the company (book value).....	27,250 00
Interest due and accrued on stocks, bonds and other securities.....	606 00
Cash in company's principal office and belonging to the company deposited in bank.....	408 48
Premiums due and in course of collection.....	540 26
Market value of bonds and stocks over book value.....	3,400 00
Total admitted assets.....	\$121,204 74

LIABILITIES.

Net amount of unpaid losses.....	\$50 00	
Reserve as required by law.....	5,679 96	
Cash dividends remaining unpaid.....	227 25	
All other claims.....	2,500 00	
		<hr/>
Total liabilities.....		8,457 21
		<hr/>
Surplus as regards policy-holders.....		\$112,747 53
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	12,747 53	

BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Consolidated Gas Co. of Baltimore bonds.....	\$10,000	\$11,500
North Carolina 6 per cent. bonds.....	5,000	6,900
Georgia Pacific Ry. Co. 1st mortgage bonds.....	5,000	5,250
Central Ry. Co. of Baltimore bonds.....	5,000	6,000
	<hr/>	<hr/>
	\$25,000	\$29,650
Total amount at risk December 31, 1900.....	\$1,449,308 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,341,442 00
Premiums received.....	10,748 53
Losses paid.....	7,997 94
Losses incurred.....	5,387 64

OLD TOWN FIRE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business July, 1885. Capital Stock, \$100,000.

CHARLES W. HATTER, *President.*

JAMES M. WARWICK, *Secretary.*

PRINCIPAL OFFICE, 356-358 N. GAY STREET.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00
Amount of net ledger assets December 31, 1899.....	\$130,567 17

INCOME.

	Fire.
Entire premiums collected during the year...	\$7,074 81
Deduct re-insurance, rebate, abatement and re- turn premiums.....	824 44
	<hr/>
Received for premiums other than per- petual.....	\$6,250 37
Total rents and interest.....	6,683 84
	<hr/>
Total income during the year.....	\$12,934 21

DISBURSEMENTS.

Fire.

Gross amount paid for losses(including \$15 accruing in previous years).....	\$960 94
Deduct amount received for salvage and re-in- surance.....	536 92
Net amount paid for losses.....	\$424 02
Paid stockholders for interest or dividends (amount declared during the year, \$6,000)..	6,000 00
Commissions or brokerage to agents, less re- ceived on re-insurance.....	878 35
Salaries, fees and other charges, officers, \$3,000; clerks, \$645; other employes, \$180...	3,825 00
Taxes on real estate, \$179.54; on other invest- ments, \$767.48.....	947 02
Insurance department fees and agents' li- censes, \$29.....	29 00
Advertising, printing, stationery, &c.....	1,017 27
Total expenditures during the year....	\$13,120 66

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$13,386 87
Mortgage loans on real estate.....	40,157 49
Stocks and bonds absolutely owned by the company (book value).....	76,631 36
Interest due and accrued on stocks, bonds and other securities.....	2,602 58
Cash in company's principal office and belong- ing to the company deposited in bank.....	205 00
Premiums due and in course of collection....	487 26
Market value of bonds and stocks over book value.....	1,985 64
Total admitted assets.....	\$135,456 20

LIABILITIES.

Losses unpaid.....	\$225 00	
Reserve as required by law.....	6,711 57	
Re-insurance premiums.....	50 00	
		<hr/>
Total liabilities.....		\$6,986 57
		<hr/>
Surplus as regards policy-holders.....		\$128,469 63
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	28,469 63	

BONDS OWNED BY THE COMPANY.

	Book value.	Par value	Market value.
14 United Railways and Electric Co.'s in- come bonds, 4 per cent.....	\$ 9,998 75	\$14,000	\$10,500
10 Maryland Telephone & Telegraph Co.'s bonds, 5 per cent.....	9,000 00	10,000	8,500
	<hr/>	<hr/>	<hr/>
	\$18,998 75	\$24,000	\$19,000

STOCKS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
40 shares German Fire Ins. Co., 10 per ct.	\$945 00	\$400	\$960
100 shares Balto. Fire Ins. Co., \$150 per share.....	2,400 00	10,000	2,300
200 shares Home Fire Ins. Co., 8 per cent.	3,400 00	2,000	3,000
9 shares German-Am. Bank, 5 per cent..	990 00	900	945
150 shares Western Nat'l Bank, 6 per ct..	5,400 00	3,000	5,700
30 shares First National Bank, 5 per ct..	3,240 00	3,000	3,750
100 shares Farm. & Merch. Bank, 7 per ct..	6,100 00	4,000	6,600
20 shares National Exchange, 6 per cent.	2,730 00	2,000	3,160
130 shares Old Town Bank, 8 per cent....	2,340 00	1,300	1,300
100 shares Nat'l Union Bank, 4½ per ct...	8,100 00	7,500	8,100
50 shares Nat'l Bank of Balto, 5½ per ct.	6,450 00	5,000	5,650
50 shares Merchants Nat'l Bank, 6 per ct.	7,100 00	5,000	9,000
50 shares Com'l & Farmers Bank, 6 per ct.	6,050 00	5,000	6,000
200 shares Nat'l Howard Bank, 5 per cent..	2,100 00	2,000	2,000
72 shares United Rys. & Electric Co.....	287 61	3,600	1,152
	<hr/>	<hr/>	<hr/>
	\$57,632 61	\$45,700	\$59,617

Total amount at risk December 31, 1900..... \$2,115,453 00

BUSINESS IN MARYLAND IN 1900.

Fire risk written in 1900.....	\$1,313,536 00
Premiums received.....	7,130 24
Losses paid.....	424 02
Losses incurred.....	649 02

PEABODY FIRE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business July 2, 1862. Capital Stock, \$127,500.

RICHARD B. POST, *President.*

GRIFFITH FEELEMYER, *Secretary.*

PRINCIPAL OFFICE, 415 WATER STREET.

CAPITAL.

Capital stock paid up in cash.....	\$127,500 00
Amount of net ledger assets December 31, 1899.....	\$229,751 56

INCOME.

	Fire.	
Entire premiums collected during the year...	\$25,742 20	
Deduct re-insurance, rebate, abatement and return premiums.....	1,965 93	
Received for premiums other than per- petual.....		\$23,776 27
Total rents and interest.....		14,054 21
Profit on sale or maturity of ledger assets dur- ing the year over book values.....		237 95
From all other sources.....		25 48
Total income during the year.....		38,093 91

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$2,352.50 accruing in previous years).....	\$9,678 25
Deduct amount for salvage and re-insurance..	72 63
	<hr/>
Net amount paid for losses.....	\$9,605 62
Paid stockholders for interest or dividends (amount declared during the year, \$8,095.15)	8,095 15
Commissions or brokerage to agents, less re- insurance.....	2,699 64
Rents.....	1,500 00
Salaries, fees and other charges.....	5,049 84
Taxes.....	3,723 61
Advertising, printing, stationery, &c.....	2,321 37
	<hr/>
Total expenditures during the year....	\$32,995 23

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered, \$45,228.44; incumbered, \$25,000.....	\$20,228 44
Stocks and bonds absolutely owned by the company (book value).....	207,522 34
Interest due and accrued on stocks, bonds and other securities.....	3,356 91
Cash in company's principal office and belong- ing to the company deposited in bank.....	7,099 46
Premiums due and in course of collection....	2,002 54
Market value of bonds and stocks over book value.....	35,176 66
	<hr/>
Total admitted assets.....	\$275,386 35

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$500 00
-----------------------------	----------

LIABILITIES.

Losses unpaid.....	\$3,500 00	
Reserve as required by law.....	26,042 31	
Amount reclaimable by the insured on perpetual fire insurance policies.....	3,075 63	
		<hr/>
Total liabilities.....		\$32,617 94
		<hr/>
Surplus as regards policy-holders.....		\$242,268 41
Assets not admitted as above stated.....		500 00
		<hr/>
		\$242,768 41
Capital stock paid up.....	\$127,500 00	
Surplus as regards stockholders.....	115,268 41	

BONDS OWNED BY THE COMPANY.

	Book value.	Par value.	Market value.
Metropolitan Water Works Co., 1919, 4 per cent.....	\$9,458 33	\$10,500	5,775
Wisconsin Central Ry. Co., 1949, 4 per cent.	7,500 00	9,000	8,010
Georgia, Carolina & Northern R. R. Co., 1929, 5 per cent.....	12,270 00	12,000	12,600
Georgia & Pacific R. R. Co., 1st mortgage, 1929, 6 per cent.....	13,289 95	12,000	15,060
Western Union Telegraph Co., collateral trust, 1938, 5 per cent.....	13,296 50	13,000	14,300
Norfolk & Carolina R. R. Co., 1936, 5 per cent.....	5,275 00	5,000	5,700
Baltimore & Ohio R. R. (Southwestern Div.) R. R. Co., 1990, 3½ per cent.....	17,757 00	20,000	18,100
Consolidated Coal Co., 1922, 4½ per cent..	8,166 25	8,000	8,400
Sioux City Terminal R. R. & Ware House Company.....	6,266 00	12,000	6,000
Columbus Water Co. 1911, 5 per cent.....	10,152 50	15,000	13,500
Wabash R. R. Co., 1939, 5 per cent.....	10,091 25	10,000	11,750
New York, Susquehanna & Western R. R., 1937, 5 per cent.....	10,025 00	10,000	11,250
Texas & Pacific R. R. Co., 1st mortgage, 2000, 5 per cent.....	5,400 00	6,000	6,750

Bonds owned by the Company—Continued.

	Book value.	Par value.	Market value.
Staten Inland Rapid Transit R. R., 2d mtge., 1921, 4 per cent.....	9,952 50	10,000	9,500
City & Suburban Ry. Co, 1922, 5 per cent..	1,281 80	2,000	2,360
Metropolitan R. R. Co., 1928, 5 per cent...	5,412 50	5,000	6,000
Colorado & Southern Ry. Co., 1st mtge., 1929, 4 per cent.....	7,080 00	8,000	6,800
Charleston & Western Carolina R. R., 1st mtge., 1946, 5 per cent.....	6,375 00	6,000	6,600
St. Louis & Southwestern R. R. Co., 1st mtge., 1987, 4 per cent.....	10,286 25	11,000	10,395
Baltimore & Ohio R. R. Co., 1st mtge., 1948, 4 per cent.....	6,075 00	6,000	6,030
St. Louis, Iron Mountain & Southern R. R. Co., 1929, 4 per cent.....	788 50	4,000	3,440
Western Railway Co., 1949, 4 per cent....	12,668 75	13,000	12,675
Pittsburg Junction R. R. Co., 1st mtge., 1925, 3½.....	700 00	1,500	1,290
	<hr/>	<hr/>	<hr/>
	\$189,568 08	\$209,000	\$202,285

STOCKS OWNED BY THE COMPANY

	Book value.	Par value.	Market value.
72 shares Southern Ry. Co., preferred...	..... ..	600	432
85 shares Balto. & Ohio R. R. Co., 1st pfd.	3,994 26	8,700	7,395
81 shares Balto. & Ohio R. R. Co., com...	13,960 00	43,700	35,397
Columbus Water Co.....	..... ..	2,400	.....
	<hr/>	<hr/>	<hr/>
	\$17,954 26	\$55,400	\$43,224

Total amount at risk December 31, 1900..... \$5,017,176 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,310,787 00
Premiums received.....	23,526 00
Losses paid.....	9,655 99
Losses incurred.....	13,155 99
	<hr/>
Amount at risk.....	\$5,541,669 00

UNITED FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business, April 20, 1899. Capital Stock, \$250,000.

H. CRAWFORD BLACK, *President.*

M. LEWIN HEWES, *Secretary.*

PRINCIPAL OFFICE, No. 306 WATER STREET.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00
Amount of net ledger assets December 31, 1899.....	\$506,509 78

INCOME.

Entire premiums collected during the year..	Fire. \$267,650 73
Deduct re-insurance, rebate, abatement and re- turn premiums.....	82,218 12
Received for premiums other than per- petual.....	\$185,432 61
Total rents and interest.....	18,452 57
Profit on sale or maturity of ledger assets dur- ing the year over book values.....	2,705 60
From all other sources.....	996 35
Total income during the year.....	\$207,587 13

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$22,718.66 accruing in previous years).....	\$137,671 26
Deduct amount received for salvage and re-insurance.....	25,503 78
	<hr/>
Net amount paid for losses.....	\$112,167 48
Commissions or brokerage to agents, less received on re-insurance.....	44,048 15
Rents.....	1,500 00
Salaries, fees and other charges, officers, \$7,637.40; clerks, \$7,520.17; other employes, \$12,232.....	27,389 57
Taxes on premiums, \$1,932.55; on real estate, \$1, 672.70.....	3,605 25
Insurance department fees and agents' licenses, \$9,560.28.....	9,560 28
Advertising, printing and stationery, \$13,543.88; real estate repairs, \$1,079.93; furniture, \$2,013.87.....	16,637 63
	<hr/>
Total expenditures during the year....	\$214,908 41

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$65,300 00	.
Mortgage loans on real estate.....	6,800 00	
Stocks and bonds absolutely owned by the company (book value).....	420,089 75	
Interest due and accrued on stocks, bonds and other securities.....	7,118 12	
Cash in company's principal office and belonging to the company deposited in bank.....	6,998 75	
Premiums due and in course of collection.....	42,779 52	
All other admitted assets detailed in statement on file in this office.....	2,863 08	
	<hr/>	
Total gross assets.....	\$551,949 22	

ASSETS NOT ADMITTED.

Furniture and fixtures.....	1 00	
Depreciation of book value of bonds and stocks.....	1,029 25	
		1,030 25
Total admitted assets.....		\$550,918 97

LIABILITIES.

Losses unpaid.....	\$24,275 60	
Reserve as required by law.....	145,528 46	
Re-insurance premiums.....	14,555 60	
Salaries, rents, expenses, taxes, &c.....	1,380 70	
Total liabilities.....		\$185,740 36
Surplus as regards policy-holders.....		\$365,178 61
Assets not admitted as above stated.....		1,030 25
		\$366,208 86
Capital stock paid up.....	\$250,000 00	
Surplus as regards stockholders.....	116,208 86	

BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City, 1930, 3½ per cent.....	\$5,200 00	\$5,798 00
Baltimore City, 1945, 3½ per cent.....	15,000 00	16,912 50
Baltimore City, 1940, 3½ per cent.....	120,000 00	134,400 00
Baltimore City, 1936, 3½ per cent.....	150,000 00	167,625 00
State of Maryland, 1914, 3 per cent.....	2,000 00	2,040 00
Virginia Century.....	3,000 00	2,895 00
Richmond, Va., 1920, 4 per cent.....	10,000 00	10,500 00
Virginia Midland, 1926, 5 per cent.....	3,000 00	3,375 00
Atlanta & Charlotte, 1907, 7 per cent.....	2,000 00	2,310 00
United Railways, 1947, 4 per cent.....	3,000 00	2,940 00

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Northern Central Ry.....	10,500 00	18,690 00
National Bank of Commerce.....	3,000 00	4,400 00
Citizens National Bank.....	2,500 00	6,250 00
National Mechanics Bank.....	6,250 00	18,125 00
Western National Bank.....	2,000 00	3,600 00
Baltimore & Ohio, prior lien, 3½ per cent.....	20,000 00	19,200 00
Totals.....	\$357,450 00	\$419,060 50

Total amount at risk December 31, 1900..... \$28,882,437 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,300,616 00
Premiums received.....	21,208 67
Losses paid.....	7,630 62
Losses incurred.....	7,062 19

SECURITY FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business March, 1900.

Capital Stock, \$100,000.

J. RAMSAY BARRY, *President.*

ALBERT H. CARROLL, *Secretary.*

PRINCIPAL OFFICE, 16 S. HOLLIDAY STREET.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

INCOME.

	Fire.
Entire premiums collected during the year....	\$5,365 06
Deduct re-insurance, rebate, abatement and return premiums.....	1,039 30
	<hr/>
Received for premiums other than per- petual.....	\$4,325 76
Total rents and interest.....	2,714 92
From all other sources.....	25,000 00
	<hr/>
Total income during the year.....	\$32,040 68

DISBURSEMENTS.

Gross amount paid for losses.....	Fire. \$739 49	
Net amount paid for losses.....		739 49
Commissions or brokerage to agents, less received on re-insurance.....		813 72
Rents.....		605 00
Salaries, fees and other charges, officers, \$1,416.80; clerks, \$391.74.....		1,808 54
Insurance department fees and agents' licenses, \$25; tax on franchise, \$125.....		150 00
Advertising, printing and stationery, \$575.04; furniture, \$479.84; miscellaneous, \$414.85...		1,469 73
Total expenditures during the year.....		\$5,586 48

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$85,301 25	
Interest due and accrued on stocks, bonds and other securities.....	204 16	
Cash in company's principal office and belonging to the company deposited in bank.....	38,941 66	
Premiums due and in course of collection....	859 29	
Bills receivable.....	2,297 15	
Market value of bonds and stocks over book value.....	146 25	
Total gross assets.....		\$127,749 76
Deduct ledger liabilities.....		85 86
Total admitted assets.....		\$127,663 90

LIABILITIES.

Reserve as required by law.....	2,875 37	
Total liabilities.....		2,875 37
Surplus as regards policy-holders.....		\$124,788 53
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	24,788 53	

BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Georgia & Alabama Cons. 5s.....	\$10,000	\$9,725
United Railways 4s.....	5,000	4,887
South Bound 5s.....	10,000	10,000
Atlantic Coast Line.....	2,000	1,960

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City Water Loan, 1916.....	\$1,500	\$1,875
Baltimore City stock, 1940.....	50,000	57,000

Total amount at risk December 31, 1900..... \$6,780 59

BUSINESS IN MARYLAND IN 1900

Fire risks written in 1900.....	\$719,219 00
Premiums received.....	5,080 00
Losses paid.....	739 49
Losses incurred.....	739 49

ABSTRACTS B.
Mutual Fire Insurance Companies
OF MARYLAND.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS
OF THE
MUTUAL FIRE INSURANCE COMPANIES
OF THE
STATE OF MARYLAND,
SHOWING THEIR CONDITION DECEMBER 31, 1900.

CITIZEN'S MUTUAL FIRE INSURANCE COMPANY
OF CECIL COUNTY, MD.

Commenced Business July 10, 1897.

W. T. WARBURTON, *President.*

CHAS. E. WARBURTON, *Secretary.*

PRINCIPAL OFFICE, ELKTON, MD.

INCOME.

Received for premiums other than perpetual.....	\$144 00
From assessments or calls on premium notes..	1,980 04
Total income during the year.....	<hr/> \$2,124 04

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,510 00
Net amount paid for losses.....	\$1,510 00
Salaries, fees and other charges.....	336 41
Total expenditures during the year....	<hr/> \$1,846 41

ASSETS.

Cash in company's principal office and belonging to the company deposited in bank.....	\$263 04
Total admitted assets.....	<hr/> \$263 04

Surplus as regards stockholders.....	\$263 04
Contracts subject to assessment.....	\$788,966 29
Total amount at risk December 31, 1900.....	\$788,966 29

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$122,971 50
Premiums received.....	144 00
Losses paid.....	1,510 00
Losses incurred.....	1,510 00
Premium or deposit notes received.....	122,971 50

FARMERS AND MECHANICS MUTUAL INSURANCE
ASSOCIATION OF CECIL COUNTY, MD.

Commenced Business July 1, 1876.

ALFRED KIRK, *President.*

E. D. CARHART, *Secretary.*

PRINCIPAL OFFICE, NORTHEAST, MD.

INCOME.

	Fire.
Entire premiums collected during the year...	\$751 94
Received for premiums.....	\$751 94
Bills payable.....	800 00
Policy and membership fees.....	578 85
Premium notes liable to assessment.....	5,399 18
Total income during the year.....	\$7,529 97

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$66,461.62 accruing in previous years).....	\$74,614 43
Net amount paid for losses.....	\$8,179 81
Interest on borrowed money.....	10 48
Salaries, fees and other charges.....	1,273 37
Agency and incidental expenses.....	854 90
Total expenditures during the year.....	\$10,318 56

ASSETS.

Cash in company's principal office and belong- ing to the company deposited in bank.....	\$277 34
Total gross assets.....	\$277 34

LIABILITIES.

Losses unpaid.....	\$1,500 00
Borrowed money.....	800 00
Total liabilities.....	\$2,300 00
Total amount at risk December 31, 1900.....	\$3,219,147 27

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,982,754 80
Premiums received.....	751 94
Losses paid.....	8,179 80
Losses incurred.....	8,121 67

FARMERS MUTUAL FIRE INSURANCE COMPANY OF DUG HILL, CARROLL COUNTY, MD.

Commenced Business May 1, 1870.

P. H. L. MYERS, *President.*

JOHN R. STREVG, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER.

INCOME.

	Fire.	
Entire premiums collected during the year...	\$674 95	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	447 35	
	<hr/>	
Received for premiums.....		\$227 60
Amount premium notes liable to assessment, \$60,544.44.....		
For assessments or calls on premium notes...		9,360 23
From all other sources.....		752 42
	<hr/>	
Total income during the year.....		\$10,340 25

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$760.22 accruing in previous years).....	\$4,318 57	
	<hr/>	
Net amount paid for losses.....		\$4,318 57
Borrowed money paid.....		4,400 00
Taxes and interest paid.....		165 90
Agency and incidental expenses.....		226 03
	<hr/>	
Total expenditures during the year....		\$9,964 45

ASSETS.

Book value of real estate owned by the company unincumbered.....	\$500 00	
Cash in company's principal office and belonging to the company deposited in bank.....	381 67	
Premiums due and in course of collection.....	159 50	
Premium notes held by the Co.....	\$321,083.24	
Office furniture.....	50 00	
		<hr/>
Total gross assets.....		\$1,091 17

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$50 00	
		<hr/>
		50 00
		<hr/>
Total admitted assets.....		\$1,041 17

LIABILITIES.

Losses unpaid.....	\$40 62	
All other claims.....	1,072 82	
		<hr/>
Total liabilities.....		\$1,113 44
		<hr/>
Total amount at risk December 31, 1900.....		\$3,827,349 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$726,333 00
Premiums received.....	227 60
Premiums on deposit notes.....	60,544 44
Losses paid.....	4,318 57
Losses incurred.....	3,598 97

GRANGERS MUTUAL FIRE INSURANCE COMPANY
OF FREDERICK COUNTY, MD.

Commenced Business July 26, 1876.

GEO. T. WHIP, *President.*

HERMAN L. ROUTZHAN, *Secretary*

PRINCIPAL OFFICE, MIDDLETOWN, MD.

INCOME.

Received for premiums.....	\$13,912 89
For policy fees.....	82 65
Premium notes liable to assessment, \$84,610.13	
Total income during the year.....	<hr/> \$13,995 54

DISBURSEMENTS.

Net amount paid for losses.....	\$14,045 48
Rents.....	140 00
Salaries, fees and other charges.....	1,623 00
Other disbursements.....	375 92
Total expenditures during the year....	<hr/> \$16,184 40

ASSETS.

Cash in company's principal office and belong- ing to the company deposited in bank.....	\$627 94
Premium notes..... \$643,846.56	
Total admitted assets.....	<hr/> \$627 94

LIABILITIES.

Losses unpaid	\$4,626 25	
Total liabilities.....		\$4,636 25
Total amount at risk December 31, 1900.....	\$7,159,289 43	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$921,522 66
Premium notes.....	84,610 13
Losses paid.....	14,045 48
Losses incurred.....	18,585 73

MUTUAL FIRE INSURANCE COMPANY
IN BALTIMORE CITY, MD.

Commenced business January 19, 1886.

FRANK SLINGLUFF, *President.*

WILLIAM H. PURCELL, *Secretary.*

PRINCIPAL OFFICE, BALTIMORE, MD.

INCOME.

	Fire.
Entire premiums collected during the year...	\$164,885 82
Received for premiums other than perpetual.....	\$164,885 82
Amount premium obligation liable to assessment, received during year.....	\$842,712.55
Received during the year for interest.....	3,606 83
Total income during the year.....	\$168,492 65

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$295.77 accruing in previous years).....	\$31,751 60
Net amount paid for losses.....	\$31,751 61
Deposit premiums returned.....	13,132 24
Amount of premium obligations returned dur- ing the year to members who have discon- tinued their policies.....\$689,990 95	
Salaries, fees and other charges.....	9,341 00
Taxes and rent.....	1,043 58
Agency and incidental expenses.. \$5,432.17	103,464 61
Cash dividends paid to policy- holders..... 98,032.44	
Total expenditures during the year....	\$158,733 04

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$96,711 00
Cash in company's principal office and belong- ing to the company deposited in bank.....	25,530 66
Premiums due in course of collection.....	7,827 84
Premium notes held by the Co....\$781,203.10	
Interest due and accrued.....	1,415 66
Office furniture.....	500 00
Total admitted assets.....	\$131,985 16

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$500 00
Total admitted assets.....	\$131,485 16

LIABILITIES.

Losses unpaid.....	\$1,045 76	
Total liabilities.....		1,045 76
Surplus as regards policy-holders.....	\$130,439 40	
Assets not admitted as above.....	500 00	
Surplus as regards stockholders.....	\$130,939 40	

BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Mobile (old) bonds.....	\$5,000	\$5,400
Lake Roland Elev. R. R. bonds.....	3,000	3,630
	\$8,000	\$9,030

Total amount at risk December 31,1900..... \$17,108,386 00

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City stock.....	\$12,400	\$15,376
Baltimore City stock.....	4,000	4,680
Baltimore City stock.....	20,000	22,300
Baltimore City stock.....	16,200	18,144
Baltimore City stock.....	14,000	16,170
Commercial and Farmers National Bank.....	9,100	11,011
	\$75,700	\$87,681

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$500,183 00
Premiums received.....	5,714 18
Losses paid.....	79 98
Losses incurred.....	78 39

MUTUAL FIRE INSURANCE COMPANY
BALTIMORE COUNTY, MD.

Commenced Business 1850.

GEORGE H. MERRYMAN, *President.*

JOSEPH A. WAESCHE, *Secretary.*

PRINCIPAL OFFICE, BALTIMORE, MD.

INCOME.

Received for premiums.....	\$16,389 04
Total rents and interest.....	7,010 16
Borrowed money.....	3,500 00
<hr/>	
Total income during the year.....	\$26,899 20

DISBURSEMENTS.

Gross amount paid for losses (including \$6,967.50 accruing in previous years).....	\$9,361 10
<hr/>	
Net amount paid for losses.....	\$9,361 10
Paid stockholders for discontinued policies...	40 52
Rents.....	200 00
Salaries, fees and other charges.....	2,048 44
Interest on borrowed money.....	504 10
Printing, stationery, &c.....	148 97
<hr/>	
Total.....	\$12,303 13
Borrowed money returned	12,500 00
<hr/>	
Total expenditures during the year.....	\$24,803 13

ASSETS.

Premiums due and in course of collection.....	\$2,719 57	
Total premium notes.....	\$163,848.81	
Furniture, &c.....		750 00
		<hr/>
Total gross assets.....		\$3,469 57

ASSETS NOT ADMITTED.

Furniture and fixtures.....		\$750 00
		<hr/>
Total admitted assets.....		\$2,719 57

LIABILITIES.

Losses unpaid.....	\$615 00	
Borrowed money.....	13,000 00	
	<hr/>	
Total liabilities.....		\$13,615 00

Total amount at risk December 31, 1900..... \$2,361,240 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$210,206 00
Premiums received.....	958 87
Premium notes received.....	34,778 75
Losses paid.....	9,361 10
Losses incurred.....	9,361 10

MUTUAL FIRE INSURANCE COMPANY OF CALVERT COUNTY, MD.

Commenced Business October 1, 1866.

GEORGE W. DOWELL, *President.*

JOHN B. GRAY, *Secretary.*

PRINCIPAL OFFICE, PRINCE FREDERICK, MD.

INCOME.

	Fire.
Entire premiums collected during the year...	\$996 21
Received for premiums.....	\$996 21
Total rents and interest.....	569 86
From all other sources.....	1,725 30
Total income during the year.....	\$3,291 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$105 00
Net amount paid for losses.....	\$105 00
Salaries, fees and other charges.....	237 00
Taxes.....	21 56
For investment, including \$932.58, cash carried to account for 1901.....	2,789 58
Other disbursements.....	138 23
Total expenditures during the year.....	\$3,291 37

ASSETS.

Mortgage loans on real estate.....	\$4,337 50	
Stocks and bonds absolutely owned by the company (book value).....	8,793 00	
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities held by the company for cash actually loaned by the company.....	1,732 22	
Interest due and accrued on stocks, bonds and other securities.....	537 66	
Cash in company's principal office and belong- ing to the company deposited in bank.....	932 58	
County orders.....	400 00	
Premium notes.....	\$26,122.87.	
Total admitted assets.....		\$16,732 96
Surplus as regards policy-holders.....		\$16,732 96

STOCKS AND BONDS OWNED BY THE COMPANY.

251 shares National Mechanics Bank of Baltimore.....	\$2,510	\$7,028
9 shares National Union Bank of Baltimore.....	675	765
Maryland State Bond Loan, 1896.....	1,000	1,000
	\$4,185	\$8,793
Total amount at risk December 31, 1900.....	\$281,499	12

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$22,712 00
Premiums received.....	996 21
Losses paid.....	105 00

MUTUAL FIRE INSURANCE COMPANY OF CARROLL COUNTY, MD.

Commenced Business November 17, 1869.

DR. J. W. HERING, *President.*

EDWARD LYNCH, *Secretary.*

PRINCIPAL OFFICE, WESTMINSTER, MD.

INCOME.

Received for premiums.....	\$10,680 39
Total rents and interest.....	1,215 62
	<hr/>
Total income during the year.....	\$11,896 01

DISBURSEMENTS.

Net amount paid for losses.....	\$1,957 24
Deposit premiums returned.....	42 31
Interest on borrowed money.....	43 00
Paid for additional investments.....	1,500 00
Salaries, fees and other charges.....	71 16
Taxes.....	1,266 35
Paid for borrowed money.....	7,015 95
	<hr/>
Total expenditures during the year.....	\$11,896 01

ASSETS.

Book value of real estate and ground rent owned by the company unincumbered.....	\$2,635 00
Stocks and bonds absolutely owned by the com- pany (book value).....	26,295 00
	<hr/>
Total admitted assets.....	\$28,930 00

LIABILITIES.

Losses unpaid	\$500 00	
Total liabilities.....		500 00
Surplus as regards policy holders.....		\$28,430 00

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Bonds Potomac Valley R. R. Co.....	\$4,000	\$4,000
Bonds Georgia Southern & Florida.....	2,000	2,260
Ground rent.....	300	300
33 shares stock National Exchange Bank of Baltimore.	3,300	5,775
15 shares stock Com. & Farmers Nat. Bank of Balto...	1,500	1,815
15 shares National Union Bank of Baltimore.....	1,125	1,245
15 shares Third National Bank of Baltimore.....	1,500	1,500
80 shares Union National Bank of Westminster.....	2,000	4,000
60 shares Firemen's Insurance Co. of Baltimore.....	1,200	1,500
50 shares Southern Railway Co., preferred.....	5,000	3,900
	\$21,925	\$26,295

Total amount at risk December 31, 1900..... \$3,781,277 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$308,579 00
Premiums received.....	826 08

MUTUAL FIRE INSURANCE COMPANY OF CECIL COUNTY, MD.

Commenced Business April 26, 1847.

JOSEPH H. STEELE, *President.*

JOHN M. TUCKER, *Secretary.*

PRINCIPAL OFFICE, ELKTON, MD.

INCOME.

	Fire.
Entire premiums collected during the year....	\$13,060 11
Received for premiums.....	\$13,060 11
From all other sources.....	349 81
	<hr/>
Total income during the year.....	\$13,409 92

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$2,055.89 accruing in previous years).....	\$5,554 89
	<hr/>
Net amount paid for losses.....	\$5,554 89
Deposit premiums returned.....	78 97
Rents.....	150 00
Salaries, fees and other charges.....	1,823 10
Taxes.....	15 84
Other disbursements.....	1,106 32
	<hr/>
Total expenditures during the year.....	\$8,729 12

ASSETS.

Cash in company's principal office and belonging to the company deposited in bank.....	\$14,602 26	
Premiums due and in course of collection.....	225 61	
Safe and furniture.....	500 00	
Premium notes.....	\$206,922.09	
		<hr/>
Total gross assets.....		\$15,327 87

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$500 00	
		<hr/>
		500 00
		<hr/>
Total admitted assets.....		\$14,827 87

LIABILITIES.

Losses unpaid.....	\$387 50	
Salaries, rents, expenses, taxes, &c.....	164 98	
		<hr/>
Total liabilities.....		\$552 48
		<hr/>
Surplus as regards policy-holders.....		\$14,275 39
Assets not admitted as above.....		500 00
		<hr/>
Surplus as regards stockholders.....		\$14,775 39
Total amount at risk December 31, 1900.....	\$2,692,612 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$175,040 00
Premiums received.....	13,060 11
Losses paid.....	5,554 89
Losses incurred.....	3,499 00

MUTUAL FIRE INSURANCE COMPANY OF FREDERICK COUNTY, MD.

Commenced Business May, 1844.

CHARLES E. TRAIL, *President.*

JOHN H. CUTSHALL, *Secretary.*

PRINCIPAL OFFICE, FREDERICK, MD.

INCOME.

	Fire.
Entire premiums collected during the year....	\$3,175 07
Received for premiums.....	\$3,175 07
Total rents and interest.....	1,533 21
From all other sources.....	33 80
Total income during the year.....	\$4,742 08

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$43 40
Net amount paid for losses.....	\$43 40
Typewriting, surveys, &c.....	210 33
Interest or dividends.....	219 53
Salaries, fees and other charges.....	886 00
Taxes on premiums, \$279.60; printing, &c., \$146.45.....	426 05
Total expenditures during the year.....	\$1,785 31

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$12,000 00	
Mortgage loans on real estate.....	10,900 00	
Stocks and bonds absolutely owned by the company (market value).....	1,150 00	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	500 00	
Interest due and accrued on stocks, bonds and other securities.....	421 31	
Cash in company's principal office and belonging to the company deposited in bank.....	1,348 97	
Total premium notes held by Co....	\$200,481.89	
Total admitted assets.....		\$26,320 28

LIABILITIES.

Total unearned premiums.....	\$2,096 00	
Earned credits due policy-holders.....	1,376 21	
Due on cancelled policies.....	39 02	
Total liabilities.....		\$3,511 23
Surplus as regards policy-holders.....		\$22,809 05

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
One certificate of stock of Franklin Savings Bank, Frederick.....	\$1,000	\$1,150
Total amount at risk December 31, 1900.....		\$1,365,489

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$82,467 00
Premiums or deposit notes received.....	15,549 70
Losses paid.....	43 40
Losses incurred.....	43 40

MUTUAL FIRE INSURANCE COMPANY IN HARFORD COUNTY, MD.

Commenced Business, 1844.

RICHARD DALLAM, *President.*

GEORGE R. CAIRNES, *Secretary.*

PRINCIPAL OFFICE, BELAIR, MD.

INCOME.

	Fire.
Entire premiums collected during the year...	\$35,206 63
Deduct re-insurance rebate, abatement and re- turn premiums.....	200 69
	<hr/>
Received for premiums.....	\$35,005 94
Total rents and interest.....	260 95
Carpenter risks.....	47 67
	<hr/>
Total income during the year.....	\$35,314 56

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$25,804 63
	<hr/>
Net amount paid for losses.....	\$25,804 63
Rents.....	200 00
Salaries, fees and other charges.....	5,057 11
Agency and incidental expenses.....	1,113 47
	<hr/>
Total expenditures during the year....	\$32,175 21

ASSETS.

Judgment notes.....	\$103 75	
Stocks and bonds absolutely owned by the company (par value).....	11,900 00	
Unpaid premiums.....	101 57	
Interest due and accrued on stocks bonds and other securities.....	163 13	
Cash in company's principal office and belong- ing to the company deposited in bank.....	3,402 91	
Furniture and fixtures.....	575 00	
Premium notes.....	\$711,506.60	
Total gross assets.....		\$16,246 36

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$575 00	
Judgment notes.....	103 75	
		678 75
Total admitted assets.....		\$15,567 61

LIABILITIES.

Losses unpaid.....	\$4,122 89	
Total liabilities.....		\$4,122 89
Surplus as regards policy-holders.....		\$11,444 72
Assets not admitted as above stated.....		678 75
Surplus as regards stockholders.....		\$12,123 47

STOCKS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City stock.....	\$6,900	\$6,900
Belair Water and Light Company.....	5,000	5,000
	\$11,900	\$11,900
Total amount at risk December 31, 1900.....	\$9,943,029 34	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$2,893,507 00
Premiums received.....	33,005 94
Losses paid.....	25,804 63

MUTUAL FIRE INSURANCE COMPANY
OF KENT COUNTY, MD.

Commenced Business, 1848.

THOMAS W. ELIASON, *President.*

GEORGE B. WESTCOTT, *Secretary.*

PRINCIPAL OFFICE, CHESTERTOWN, MD.

INCOME.

	Fire.	
Entire premiums collected during the year....	\$8,290 74	
		<hr/>
		\$8,290 74
Total interest.....		3,032 44
Rents.....		491 86
		<hr/>
Total income during the year.....		\$11,815 04

DISBURSEMENTS.

Net amount paid for losses.....	\$4,348 97
Deposit premiums returned.....	2,973 59
Salaries, fees and other charges.....	1,359 66
Taxes.....	288 55
Other disbursements.....	458 75
	<hr/>
Total expenditures during the year.....	\$9,429 52

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$10,030 93	
Mortgage loans on real estate.....	23,600 00	
Stocks and bonds absolutely owned by the company (book value).....	24,150 00	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities.	1,000 00	
Interest due and accrued on stocks, bonds and other securities.....	851 00	
Cash in company's principal office and belonging to the company deposited in bank.....	10,919 01	
Rents due.....	125 00	
Total admitted assets.....		\$70,675 94

LIABILITIES.

Losses unpaid.....	\$600 00	
Total liabilities.....		600 00
Surplus as regards policy-holders.....		\$70,075 94
Surplus as regards stockholders.....	\$70,075 94	

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Chestertown National Bank stock.....	\$5,000	\$7,000
Ga., Sav. & Fla. R. R. bonds.....	5,000	5,650
Ga. & Ala. R. R. bonds.....	7,000	6,800
Central R. R. of Baltimore bonds.....	4,000	4,700
	\$21,000	\$24,150

Total amount at risk December 31, 1900..... \$2,146,000 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$140,000 00
Premiums received.....	856 32
Losses paid.....	4,348 97
Losses incurred.....	4,948 97
Premium notes received.....	14,272 00

MUTUAL FIRE INSURANCE COMPANY
OF MONTGOMERY COUNTY, MD.

Commenced Business June 1, 1848.

EDWARD P. THOMAS, *President.*

ALLAN FARQUHAR, *Secretary.*

PRINCIPAL OFFICE, SANDY SPRING, MD.

INCOME.

	Fire.
Entire premiums collected during the year....	\$59,796 93
Received for premiums.....	\$59,796 93
Total rents and interest.....	2,947 50
Total income during the year.....	\$62,744 43

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$14,238.13 accruing in previous years).....	\$44,730 71
Net amount paid for losses.....	\$44,730 71
Salaries, fees and other charges, officers, \$3,600; clerks, \$203.75; directors, \$530.50...	4,334 25
Taxes.....	140 43
Other disbursements.....	3,896 39
Total expenditures during the year.....	\$53,101 78

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,000 00	
Stocks and bonds absolutely owned by the company.....	80,031 16	
Cash in company's principal office and belonging to the company deposited in bank	2,398 86	
Premiums due and accrued and not yet due...	936 45	
Total gross assets.....		\$84,366 47

LIABILITIES.

Losses unpaid.....	\$3,241 00	
Total liabilities.....		\$3,241 00
Surplus as regards policy-holders.....		\$81,125 47
Surplus as regards stockholders.....	\$81,125 47	

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
Baltimore City stock, 3¼ per cent.....	\$15,000 00	\$15,000 00
Baltimore City stock, 3½ per cent., 1930.....	11,000 00	12,000 00
Baltimore City stock, 3½ per cent., 1940.....	13,000 00	14,000 00
Chamber of Commerce Bldg. Co.'s bonds.....	7,000 00	7,000 00
U. S. Government bonds, 4 per cent., 1925.....	14,000 00	17,575 00
Montgomery Co. Turnpike bonds.....	10,000 00	10,000 00
Dep. in Savings Institution, Sandy Spring.....	4,456 16	4,456 16
	\$74,456 16	\$80,031 16

Total amount at risk December 31, 1900..... \$13,963,950 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,085,649 00
Premiums received.....	3,202 61
Losses paid.....	44,074 68
Losses incurred.....	33,569 06
Premium notes.....	190,553 00

MUTUAL FIRE INSURANCE COMPANY
OF SOMERSET AND WORCESTER COUNTIES, MD.

Commenced Business March 28, 1867.

THOMAS H. BOCK, *President.*

HENRY J. WATERS, *Secretary.*

PRINCIPAL OFFICE, PRINCESS ANNE, MD.

INCOME.

Premiums received during the year.....	\$6,531 62
Interest received.....	623 17
From all other sources.....	5 90
<hr/>	
Total income during the year.....	\$7,160 69

DISBURSEMENTS.

Net amount paid for losses.....	\$6,389 36
Salaries, fees and other charges.....	934 00
Taxes.....	44 94
Interest on borrowed money.....	74 43
Other disbursements.....	479 48
<hr/>	
Total expenditures during the year.....	\$7,922 21

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$3,099 48	
Loans on bond and mortgage.....	4,344 12	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities upon which more than one year's interest is due.....	1,872 98	
Interest due and accrued on stocks, bonds and other securities.....	'303 18	
Cash in company's principal office and belonging to the company deposited in bank.....	206 39	
Total admitted assets.....		\$9,826 15

LIABILITIES.

Losses reported and unpaid.....	\$3,185 00	
Borrowed money.....	2,409 00	
Total liabilities.....		\$5,594 00
Surplus as regards policy-holders.....		\$4,232 15
Surplus as regards stockholders.....	\$4,232 15	
Total amount at risk December 31, 1900.....		\$1,477,698 48

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$95,588 50
Premiums received.....	243 35
Losses paid.....	6,389 36
Losses incurred.....	8,394 86
Premium notes.....	6,784 78

MUTUAL INSURANCE COMPANY
OF WASHINGTON CO., MD.

Commenced Business June 1, 1846.

SAMUEL B. LOOSE, *President.*

WM. H. ARMSTRONG, *Secretary.*

PRINCIPAL OFFICE, HAGERSTOWN, MD.

INCOME.

	Fire.
Entire premiums collected during the year....	\$6,942 71
Deduct re-insurance and return premiums....	317 07
	<hr/>
Received for premiums.....	\$6,625 64
Total interest.....	6,146 68
Policy fees.....	10 15
	<hr/>
Total income during the year.....	\$12,782 47

DISBURSEMENTS.

Gross amount paid for losses.....	\$2,189 74
	<hr/>
Net amount paid for losses.....	\$2,189 74
Deposit premiums returned for discontinued policies.....	270 00
Paid policy holders for interest or dividends during the year.....	3,800 00
Salaries, fees and other charges.....	2,093 66
Taxes.....	185 44
Advertising, printing, stationery, &c.....	259 33
	<hr/>
Total expenditures during the year.....	\$8,798 17

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$142 98	
Mortgage loans on real estate.....	53,670 00	
Stocks and bonds absolutely owned by the company (book value).....	24,662 25	
Loans (except mortgages) secured by stocks, bonds and other securities.....	39,054 00	
Interest due and accrued on stocks, bonds and other securities.....	8,141 71	
Cash in company's principal office and belonging to the company deposited in bank.....	2,576 65	
Premium notes held by company....\$39,145.57		
All other assets.....	55 00	
Total admitted assets.....		\$128,302 59

LIABILITIES.

Losses unpaid.....	\$400 00	
Reclaimable on perpetual policies.....	421 62	
Amount required to safely re-insure all outstanding risks.....	6,430 31	
Total liabilities.....		\$7,251 93
Surplus as regards policy-holders.....		\$121,050 66
Surplus as regards stockholders.....	\$121,050 66	

STOCKS AND BONDS OWNED BY THE COMPANY.

	Par value.	Market value.
75 shares Hagerstown Bank stock.....	\$1,125 00	\$4,500 00
75 shares Washington County Nat. Bank stock..	760 00	988 00
45 shares First National Bank stock.....	450 00	1,125 00
145 shares Citizens National Bank stock.....	1,450 00	2,900 00
25 shares Western National Bank stock.....	500 00	900 00
30 shares National Marine Bank stock.....	900 00	1,110 00
6 shares The National Bank stock.....	600 00	858 00
10 shares National Union Bank stock.....	750 00	820 00
5500 Government bonds at cost.....	5,500 00	6,160 00
5000 Georgia Pacific bonds.....	5,000 00	5,301 25
	\$17,035 00	\$24,662 25

Total amount at risk December 31, 1900..... \$1,918,684 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,158,398 52
Premiums received.....	6,927 59
Losses paid.....	2,189 74
Losses incurred.....	2,589 74

PATAPSCO MUTUAL FIRE INSURANCE COMPANY
OF BALTIMORE CITY, MD.

Commenced Business April 1, 1895.

FRANK SLINGLUFF, *President.*

WM. H. PURCELL, *Secretary.*

PRINCIPAL OFFICE, BALTIMORE, MD.

INCOME.

	Fire.	
Entire premiums collected during the year...	\$97,651 68	
Received for premiums.....		\$97,651 68
Total interest.....		2,098 09
Total income during the year.....		\$99,749 77

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$230.37 accruing in previous years).....	\$12,379 42	
Net amount paid for losses.....		\$12,379 42
Deposit premiums returned.....		8,562 26
Paid policy-holders for interest or dividends (amount declared during the year).....		59,354 15
Rents.....		470 60
Salaries, fees and other charges.....		5,085 50
Taxes.....		154 42
Total expenditures during the year.....		\$86,006 35

ASSETS.

Stocks and bonds absolutely owned by the company.....	\$42,185 00	
Interest due and accrued on stocks, bonds and other securities.....	957 92	
Cash in office and in bank.....	34,396 04	
Premiums due and in course of collection.....	5,461 96	
Total admitted assets.....		\$83,000 92

LIABILITIES.

Losses unpaid.....	\$672 90	
Total liabilities.....		672 90
Surplus as regards policy-holders.....		\$82,328 02

STOCKS AND BONDS OWNED BY THE COMPANY.

	value. Par	value. Market
Commercial and Farmers Nat. Bank stock, 6 per cent..	\$10,000	\$12,100
City of Mobile (Ala.) bonds, 1939, 4½ per cent.....	5,000	5,400
City of Baltimore stock, 1902, 6 per cent.....	1,000	1,020
City of Baltimore stock, 1920, 4 per cent.....	3,000	3,420
City of Baltimore, 1926, 4 per cent.....	1,000	1,175
City of Baltimore stock, 1927, 3¼ per cent.....	5,000	5,100
City of Baltimore stock, 1945, 3½ per cent.....	10,000	11,550
Lake Roland Elevated R. R. bonds loan.....	2,000	2,420
	\$37,000	\$42,185

Total amount at risk December 31, 1900..... \$10,153,856 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$314,750 00
Premiums received.....	3,635 99
Losses paid.....	58 33
Losses incurred.....	57 54
Premium obligations received.....	18,179 95

PLANTERS MUTUAL INSURANCE COMPANY OF WASHINGTON COUNTY, MD.

Commenced Business April, 1847.

A. C. STRITE, *President.*

S. W. SOWERS, *Secretary.*

PRINCIPAL OFFICE, LEITERSBURG, MD.

INCOME.

Entire premiums collected during the year...	Fire. \$1,171 05	
Deduct re-insurance, rebate, abatement and return premiums.....	21 07	
Received for premiums.....		\$1,149 98
Premium notes.....\$250.85		
Total income during the year.....		\$1,149 98

DISBURSEMENTS.

Deposit premiums returned.....	\$21 07
Interest on borrowed money.....	40 00
Rents and taxes.....	21 71
Salaries, fees and other charges.....	475 00
Other disbursements.....	75 00
Total expenditures during the year.....	\$632 78

ASSETS.

Cash in company's office and in bank.....	\$100 00	
Unpaid assessments on premium notes.....	200 00	
Office furniture.....	300 00	
Total admitted assets.....		\$600 00

LIABILITIES.

Losses unpaid.....	\$2,000 00	
Borrowed money.....	500 00	
		<hr/>
Total liabilities.....		\$2,500 00
Total amount at risk December 31, 1900.....		\$601,016 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$137,233 00
Premiums received.....	788 21
Deposit notes.....	24,365 00
Losses incurred.....	2,000 00

ABSTRACTS C.

FIRE AND FIRE-MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS

DECEMBER 31, 1900, OF

FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF OTHER STATES

AUTHORIZED TO DO BUSINESS IN THE STATE OF MARYLAND.

IN THE YEAR 1900.

AETNA INSURANCE COMPANY
OF HARTFORD, CONN.

Commenced Business August 17, 1819. Capital Stock, \$4,000,000.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, . . . CHAS. KRAFT.

General Agent in Maryland, . . . CHAS. KRAFT.

CAPITAL.

Capital stock authorized.....	\$5,000,000 00
Capital stock paid up in cash.....	4,000,000 00
Amount of net ledger assets December 31, 1899....	\$10,391,066 06

INCOME.

	Fire.	Marine. and Inland.	
Entire premiums collected during the year.....	\$5,044,135 28	\$415,741 69	
Deduct re-insurance, rebate, abatement and return premiums.....	1,160,330 74	105,202 20	
Received for premiums other than perpetual.....	3,883,804 54	310,539 49	4,194,344 03
Deposit premiums received on perpetual risks.....			6,784 25
Total rents and interest.....			516,144 31
Profit on sale or maturity of ledger assets during the year over book values.....			450 00
From all other sources, \$168.85; premiums in course of collection, \$44,317.22.....			44,486 07
Total income during the year.....			\$4,762,208 66

DISBURSEMENTS.

	Fire.	Marine. and Inland.
Gross amount paid for losses (including \$363,699.72 accru- ing in previous years).....	\$2,874,883 30	\$232,389 71
Deduct amount received for sal- vage and re-insurance.....	437,118 23	68,106 35
Net amount paid for losses.	\$2,437,765 07	\$164,283 36
Deposit premiums returned.....		2,265 00
Paid stockholders for interest or dividends.....		720,000 00
Commissions or brokerage to agents, less received on re-in- surance.....		705,217 59
Salaries, fees and other charges, officers, \$43,416.66; clerks, \$61,208.98; other employes, \$193,732.75.....		298,358 39
Taxes on premiums, \$79,671.81; on real estate, \$440.45; internal revenue tax, \$23,770.58; insurance department fees and agents' licenses, \$16,589.76; municipal li- censes, \$7,028.67; tax on franchise, \$510.53.....		121,011 80
Advertising, printing, stationery, &c.....		310,907 06
Losses on sales or maturity of ledger assets, \$26,429.86; other disbursements, viz; \$5,501.04.....		31,930 90
Total expenditures during the year.....		\$4,798,739 17

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$298,059 35
Mortgage loans on real estate.....	15,600 00
Stocks and bonds absolutely owned by the company (book value).....	9,127,673 91
Loans (except mortgages) secured by stocks, bonds and other securities.....	3,600 00
Interest due and accrued on stocks, bonds and other securities.....	736 00
Cash in company's principal office and belong- ing to the company deposited in bank.....	805,816 25
Premiums due and in course of collection....	472,587 21
Agents' debit balances.....	383,548 88
Market value of bonds and stocks over book value.....	2,613,147 21
Total gross assets.....	13,720,768 81
Deduct ledger liabilities.....	279,762 84

\$13,441,005 97

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$312,864.72	
Liabilities in said States.....	267,419.12	
Surplus over said liabilities.....	\$45,445.60	
Agents' debit balances unsecured.....	\$15,652	90
Depreciation from book values in real estate..	68,059	35
		<hr/>
		83,712 25
Total admitted assets.....		<hr/>
		\$13,357,293 72

. LIABILITIES.

Net amount of unpaid losses.....	\$432,109	90
Total unearned premiums.....	3,355,346	29
Amount reclaimable by the insured.....	70,851	62
Re-insurance premiums.....	70,888	08
Commission, brokerage, &c.....	118,146	80
		<hr/>
Total liabilities.....		\$4,047,342 69
Surplus as regards policy-holders.....		<hr/>
		\$9,309,951 03
Assets not admitted as above stated.....		83,712 25
		<hr/>
		\$9,393,663 28
Capital stock paid up.....	\$4,000,000	00
Surplus as regards stockholders.....	5,393,663	28
Total amount at risk December 31, 1900.....	\$556,961,132	00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$4,316,475	00
Premiums received.....	39,116	52
Losses paid.....	20,323	30
Losses incurred.....	23,965	99

AGRICULTURAL INSURANCE COMPANY
OF WATERTOWN, N. Y.

Commenced Business February, 1853. Capital Stock, \$500,000.

A. H. SAWYER, *President.*

W. H. STEVENS, *Secretary.*

PRINCIPAL OFFICE, 23 WASHINGTON STREET, WATERTOWN, N. Y.

Attorney to accept service in Maryland. . . FRED W. MCCOMAS.

General Agent in Maryland,... . FRED W. MCCOMAS.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$2,129,722 53

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,500,351 72
Deduct re-insurance, rebate, abatement and return premiums.....	563,391 56
Received for premiums other than per- petual.....	\$936,960 16
Total rents and interest.....	87,287 54
From all other sources.....	840 68
Total income during the year.....	\$1,025,088 38

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$91,803.08 accruing in previous years).....	\$803,068 53
Deduct amount received for salvage and re- insurance.....	235,625 08

DISBURSEMENTS.—(CONTINUED.)

Net amount paid for losses.....	\$567,443 45
Paid stockholders for interest or dividends.....	50,240 00
Commissions or brokerage to agents, less received on re-insurance.....	179,246 12
Salaries and allowances to agents.....	5,708 86
Agents' accounts written off.....	2,393 54
Taxes on premiums, \$31,719.10; on real estate, \$3,499; on other investments, \$4,779.27.....	39,997 37
Salaries, fees and other charges, officers, \$19,441.67; clerks, \$45,512.91; other employes, \$27,975.99.....	92,930 57
Insurance department fees and agents licenses, \$4,373.28; municipal and State licenses, \$3,896.79.....	8,270 07
Advertising, printing, stationery, &c.....	91,496 65
Losses on sales or maturity of ledger assets.....	8,915 77
Total expenditures during the year.....	\$1,046,642 40

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$285,191 09
Mortgage loans on real estate.....	804,898 76
Stocks and bonds absolutely owned by the company (book value).....	572,156 84
Loans (except mortgages) secured by stocks, bonds and other securities.....	181,821 27
Interest and rents due and accrued on stocks, bonds and other securities.....	43,107 45
Cash in company's principal office and belonging to the company deposited in bank.....	124,528 49
Bills receivable.....	3,402 87
Agents' debit balances.....	151,546 92
Market value of real estate over book value..	52,723 91
Market value of bonds and stocks over book value.....	38,015 66
Due from other companies.....	1,225 01
Total gross assets.....	\$2,258,618 27
Deduct ledger liabilities.....	15,377 53
	\$2,243,240 74

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$99,410	
Liabilities in said States.....	59,377	
Surplus over said liabilities.....	\$40,033	
Agents' debit balances unsecured.....	1,062	02
Loans on personal security.....	3,402	87
Depreciations from book values.....	20,239	50
		<hr/>
		24,704 39
Total admitted assets.....		<hr/>
		\$2,218,536 35

LIABILITIES.

Net amount of unpaid losses.....	\$89,418	94
Total unearned premiums.....	1,085,576	86
		<hr/>
Total liabilities.....		\$1,174,995 80
Surplus as regards policy-holders.....		<hr/>
		\$1,043,540 55
Assets not admitted as above stated.....		64,737 39
		<hr/>
		\$1,108,277 94
Capital stock paid up.....	\$500,000	00
Surplus as regards stockholders.....	608,277	94
Total amount at risk December 31, 1900.....		\$232,529,200 00

BUSINESS IN MARYLAND IN 1900.

Fire and tornado risks written in 1900.....	\$3,343,400	00
Premiums received.....	30,927	00
Losses paid.....	25,225	00
Losses incurred.....	27,496	00

AMERICAN INSURANCE COMPANY
OF BOSTON, MASS.

Commenced Business June 18, 1818. Capital Stock, \$300,000.

FRANCIS PEABODY, *President.*

HENRY S. BEAN, *Secretary.*

PRINCIPAL OFFICE, BOSTON, MASS.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agents in Maryland, . . . MAURY & DONNELLY, .

CAPITAL.

Capital stock paid up in cash.....	\$300,000 00
Capital stock authorized.....	300,000 00
Amount of net ledger assets December 31, 1899.....	\$466,079 14

INCOME.

	Fire.
Entire premiums collected during the year..	\$301,934 40
Deduct re-insurance, rebate abatement and return premiums.....	82,529 57
	<hr/>
Received for premiums other than per- petual.....	\$219,404 83
Total rents and interest.....	21,615 13
From all other sources.....	820 26
	<hr/>
Total income during the year	\$241,840 22

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$20,875.68 accruing in previous years).....	\$163,615 74
Deduct amount received for salvage and re- insurance.....	30,913 71
Net amount paid for losses.....	\$132,702 03
Paid stockholders for interest or dividends during the year	9,000 00
Commissions or brokerage to agents, less received on re- insurance.....	48,942 89
Salaries, fees and other charges, officers, \$9,927.68; clerks, \$10,753.46	20,681 14
Taxes on premiums.....	3,768 86
Insurance department fees and agents' licenses, \$1,609.88; municipal licenses, \$393.21; tax on franchise, \$3,328.72..	5,331 81
Advertising, printing, stationery, &c.....	18,259 06
Assessment of Globe Bank.....	17,000 00
Total expenditures during the year.....	\$255,685 79

ASSETS.

Stocks and bonds owned by the company (book value).....	\$421,241 25
Interest due and accrued on stocks, bonds and other securities.....	2,802 82
Cash in office and bank.....	21,181 75
Premiums due and in course of collection...	20,171 39
Agents' debit balances.....	9,810 57
Market value of bonds and stocks over book value.....	132,625 25
Total admitted assets.....	\$607,833 03

LIABILITIES.

Net amount of unpaid losses.....	\$13,410 16
Total unearned premiums.....	169,307 91
Re-insurance and return premiums.....	5,345 42
Salaries, rents, expenses, taxes, &c.....	4,567 51
Total liabilities.....	\$192,631 00

Surplus as regards policy-holders.....	\$415,202 03
Capital stock paid up.....	\$300,000 00
Surplus as regards stockholders.....	115,202 03
Total amount at risk December 31, 1900.....	\$30,386,855 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$753,058 00
Premiums received.....	6,483 83
Losses paid.....	2,115 26
Losses incurred.....	2,175 16

AMERICAN INSURANCE COMPANY
OF NEWARK, N. J.

Commenced Business, April 1, 1846. Capital Stock, \$600,000.

E. O. DOREMUS, *President.*

JAS. H. WORDEN, *Secretary.*

PRINCIPAL OFFICE, 746 BROAD STREET, NEWARK, N. J.

Attorney to accept service in Maryland, . . HOWARD S. KROH.

General Agents in Maryland, LUCKETT & WORTHINGTON.

CAPITAL.

Capital stock paid up in cash.....	\$600,000 00
Amount of net ledger assets December 31, 1899.....	\$3,365,638 79

INCOME.

	Fire.
Entire premiums collected during the year...	\$1,412,070 32
Deduct re-insurance, rebate, abatement and return premiums.....	393,734 29
Received for premiums other than per- petual.....	\$1,018,336 03
Total rents and interest.....	152,201 41
Profit on sale or maturity of ledger assets during the year over book values.....	25,114 69
Total income during the year.....	\$1,195,652 13

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$105,995.35 accruing in previous years)....	\$771,733 91
Deduct amount received for salvage and re-insurance.....	174,983 10
Net amount paid for losses.....	\$596,750 81
Paid stockholders for interest or dividends (amount declared during the year, \$60,000).....	60,966 25
Commissions or brokerage to agents, less received on re-insurance.....	239,300 34
Salaries, fees and other charges.....	79,675 62
Taxes.....	47,301 02
Advertising, printing, stationery, &c.....	74,617 87
Losses on sales or maturity of ledger assets.....	6,032 57
Total expenditures during the year.....	\$1,104,644 48

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$238,972 96
Mortgage loans on real estate.....	1,730,226 75
Stocks and bonds absolutely owned by the company (book value).....	1,437,415 60
Interest and rents due.....	43,331 12
Cash in office and deposited in bank.....	52,143 00
Premiums due and in course of collection....	139,682 77
Due from re-insuring companies.....	380 18
Bills receivable for fire and tornado risks...	97,923 37
Total gross assets.....	\$3,740,075 75
Deduct ledger liabilities.....	\$2,492 05
	\$3,737,583 70

ASSETS NOT ADMITTED.

Company's stock owned.....	\$70,000 00
Depreciation of assets.....	9,395 60
	79,395 60
Total admitted assets.....	\$3,658,188 10

LIABILITIES.

Net amount of unpaid losses.....	\$72,211 33	
Total unearned premiums.....	1,382,057 27	
Cash dividends remaining unpaid.....	4,127 35	
		<hr/>
Total liabilities.....		\$1,458,395 95
		<hr/>
Surplus as regards policy-holders.....		\$2,199,792 15
Assets not admitted as above stated.....		79,395 60
		<hr/>
		\$2,279,187 75
Capital stock paid up.....	\$600,000 00	
Surplus as regards stockholders.....	1,679,187 75	
Total amount at risk December 31, 1900.....	\$260,598,957 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$830,337 00
Premiums received.....	6,327 49
Losses paid.....	2,719 50
Losses incurred.....	4,810 75

AMERICAN FIRE INSURANCE COMPANY OF NEW YORK.

Commenced Business, May 1, 1857.

Capital Stock, \$400,000.

GEORGE S. A. YOUNG, *President.*

WALTER S. ALLEY, *Secretary.*

PRINCIPAL OFFICE, NO. 42 CEDAR STREET, NEW YORK.

Attorney to accept service in Maryland,

WM. CUNNINGHAM.

General Agents in Maryland,

CUNNINGHAM, COALE & CO.

CAPITAL.

Capital stock in cash..... \$400,000 00

Amount of net ledger assets December 31, 1899..... \$1,192,897 79

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,375,520 59
Deduct re-insurance, rebate, abatement and return premiums.....	433,832 96

Received for premiums other than per- petual.....	\$941,687 63
Total rents and interest.....	42,715 89
Profit on sale or maturity of ledger assets during the year over book values.....	14,666 04
Total income during the year.....	\$999,069 56

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$64,740.05 accruing in previous years)....	\$793,163	17
Deduct amount received for salvage and re- insurance.....	98,929	06
Net amount paid for losses.....		\$694,234 11
Commissions or brokerage to agents, less received on re- insurance.....	195,664	30
Rents.....	8,093	57
Salaries, fees and other charges, officers, \$18,094.72; clerks, \$29,445.86; other employes, \$15,663.73.....	63,204	31
Taxes on premiums, \$19,712.12; on other investments, \$10.	19,722	12
Insurance department fees and agents' licenses, \$4,466.16; municipal licenses, \$3,650.12; tax on franchise, \$1,248.06	9,364	34
Advertising, printing, stationery, &c.....	46,436	59
Other disbursements.....	7,788	94
Total expenditures during the year.....	\$1,044,508	28

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,044,773	17
Interest due and accrued on stocks, bonds and other securities.....	2,295	83
Cash in office and deposited in bank.....	102,685	90
Premiums due and in course of collection...	198,882	90
Market value of bonds and stocks over book value.....	44,401	83
Due from other companies.....	30,932	01
Total admitted assets.....	\$1,423,971	64

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value..)	\$153,725	00
Liabilities in said States.....	63,522	42
Surplus over said liabilities.....	\$90,202	58

LIABILITIES.

Net amount of unpaid losses.....	\$99,786 84	
Total unearned premiums.....	604,355 49	
Return and re-insurance premiums.....	7,620 76	
		<hr/>
Total liabilities.....		\$711,763 09
		<hr/>
Surplus as regards policy-holders.....		\$712,208 55
Assets not admitted as above stated.....		90,202 58
		<hr/>
		\$802,411 13
Capital stock paid up.....	\$400,000 00	
Surplus as regards stockholders.....	402,411 13	
Total amount at risk December 31, 1900.....	\$149,664,207 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,834,992 00
Premiums received.....	15,065 42
Losses paid.....	4,223 22
Losses incurred.....	7,402 11

AMERICAN FIRE INSURANCE COMPANY
OF PHILADELPHIA, PA.

Commenced Business, March 12, 1810. Capital Stock, \$500,000.

THOS. H. MONTGOMERY, *President.*

RICHARD MARIS, *Secretary.*

PRINCIPAL OFFICE, NOS. 308 AND 310 WALNUT STREET.

Attorney to accept service in Maryland, E. A. RICHARDSON.

General Agents in Maryland, E. J. RICHARDSON & SONS.....

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$2,599,075 65

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,697,384 16
Deduct re-insurance, rebate, abatement and return premiums.....	394,175 81
Received for premiums other than per- petual.....	\$1,303,208 35
Deposit premiums received on perpetual risks	26,793 45
Total rents and interest.....	99,891 76
Profit on sale or maturity of ledger assets during the year over book values.....	500 00
From all other sources.....	3,315 42
Total income during the year.....	\$1,433,708 98

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$170,385.32 accruing in previous years)....	\$1,075,146 28
Deduct amount received for salvage and re- insurance.....	108,651 20
	<hr/>
	\$967,495 08
Losses paid under perpetual policies.....	20,243 16
	<hr/>
Net paid for losses.....	\$987,738 24
Deposit premiums returned.....	18,154 37
Paid stockholders for interest or dividends (amount declared during the year, \$35,000).....	35,000 00
Commissions or brokerage to agents, less received on re- insurance.....	294,989 85
Salaries and allowances to agents.....	68,200 00
Rents.....	6,000 00
Salaries, fees and other charges—Officers, \$20,000; clerks, \$28,100.....	48,100 00
Taxes on premiums, \$11,308.26; on real estate, \$2,359.98...	13,668 24
Insurance department fees and agents' licenses, \$21,286.91; municipal licenses, \$1,908.78; tax on franchise, \$2,116.65; stamps, \$8,905.05.....	34,217 39
Advertising, printing, stationery, &c.....	98,874 50
Losses on sales or maturity of ledger assets.....	1,273 48
	<hr/>
Total expenditures during the year.....	\$1,606,216 07

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$404,379 50
Mortgage loans on real estate.....	936,475 55
Stocks and bonds absolutely owned by the company (book value).....	772,784 78
Loans (except mortgages) secured by stocks, bonds and other securities.....	3,800 00
Interest due and accrued on stocks, bonds and other securities.....	15,574 97
Cash in company's office and in bank.....	148,408 80
Agents' debit balances.....	133,139 87
Market value of bonds and stocks over book value.....	34,925 47
Ground rents.....	20,320 00
	<hr/>
Total admitted assets.....	\$2,477,069 00

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)..	\$87,500.00
Liabilities in said States.....	10,379.14
	<hr/>
Surplus over said liabilities.....	\$47,120.86
	<hr/>

LIABILITIES.

Net amount of unpaid losses.....	\$126,103 04	
Total unearned premiums.....	1,026,228 08	
Amount reclaimable by the insured on per- petual policies.....	294,481 28	
	<hr/>	
Total liabilities.....		\$1,729,708 58
		<hr/>
Surplus as regards policy-holders.....		\$747,360 42
Assets not admitted as above stated.....		47,120 86
		<hr/>
		\$794,481 28
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	294,481 28	
Total amount at risk December 31, 1900.....		\$187,413,199 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,812,976 00
Premiums received.....	34,347 46
Losses paid.....	16,427 66
Losses incurred.....	19,384 69

AMERICAN CENTRAL INSURANCE COMPANY OF ST. LOUIS, MISSOURI.

Commenced Business, February, 1853. Capital Stock, \$600,000.

GEORGE T. CRAM, *President.*

JOHN H. ADAMS, *Secretary.*

PRINCIPAL OFFICE, ST. LOUIS, MISSOURI.

Attorney to accept service in Maryland, . . . J. H. KATZENBERGER.

General Agents in Maryland, . . ALLMAND & GALLAGHER.

CAPITAL.

Capital stock paid up in cash.....	\$600,000 00
Amount of net ledger assets December 31, 1899.....	\$1,523,085 10

INCOME.

	Fire.	
Entire premiums collected during the year..	\$1,096,272 52	
Deduct re-insurance, rebate, abatement and return premiums.....	228,396 18	
Received for premiums other than per- petual.....		\$867,876 34
Total rents and interest.....		75,510 01
Profit on sale or maturity of ledger assets during the year over book values.....		281 25
From all other sources.....		4,650 00
Total income during the year.....		\$948,317 60

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$57,815.95 accruing in previous years).....	\$605,720 39
Deduct amount received for salvage and re- insurance.....	102,317 21
Net amount paid for losses.....	\$503,403 18
Paid stockholders for interest or dividends.....	60,000 00
Commissions or brokerage to agents, less received on re- insurance.....	157,753 68
Rents.....	5,000 00
Salaries, fees and other charges—Officers, \$19,500; clerks, \$23,686.12; other employes, \$30,800.....	73,986 12
Insurance department fees and agents' licenses.....	27,172 29
Advertising, printing, stationery, &c.....	114,664 02
Losses on sales or maturity of ledger assets.....	8,000 00
Total expenditures during the year.....	\$949,979 29

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$500,000 00
Mortgage loans on real estate.....	7,703 45
Stocks and bonds absolutely owned by the company (book value).....	897,154 50
Loans (except mortgages) secured by stocks, bonds and other securities.....	25,000 00
Cash in company's principal office and be- longing to the company deposited in bank.....	90,605 74
Premiums due and in course of collection....	114,867 17
Bills receivable.....	959 72
Market value of bonds and stocks over book value.....	363,680 50
Total gross assets.....	\$1,999,971 08

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)	\$66,500.00	
Liabilities in said States.....	9,034.96	
Surplus over said liabilities.....	\$57,465.04	
Depreciation of certain bonds and stocks....	\$675 00	675 00
Total admitted assets.....		\$1,999,296 08

LIABILITIES.

Net amount of unpaid losses.....	\$60,686 38	
Total unearned premiums.....	712,717 63	
Total liabilities.....		\$773,404 01
Surplus as regards policy-holders.....		\$1,225,892 07
Assets not admitted as above.....		57,465 04
		\$1,283,357 11
Capital stock paid up.....	\$600,000 00	
Surplus as regards stockholders.....	683,357 11	
Total amount at risk December 31, 1900.....		\$130,895,559 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$366,675 00
Premiums received.....	4,090 06
Losses paid.....	3,582 65
Losses incurred.....	3,582 65

ASSURANCE COMPANY OF AMERICA
OF NEW YORK, N. Y.

Commenced Business, April 1, 1897. Capital Stock, \$200,000.

ROBERT C. RATHBONE, *President.* R. BLUCKER RATHBONE, *Secretary.*

PRINCIPAL OFFICE, 45 WILLIAM STREET.

Attorney to accept service in Maryland, . . GEORGE E. TAYLOR.

General Agents in Maryland, . . BIRCKHEAD & SON.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$508,357 58

INCOME.

Entire premiums collected during the year..	\$380,402 09
Deduct re-insurance, rebate, abatement and return premiums.....	155,113 69
Received for premiums other than per- petual.....	\$225,288 40
Total rents and interest.....	13,904 82
Profit on sale or maturity of ledger assets during the year over book values.....	3,960 66
Total income during the year.....	\$243,153 88

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$44,027 accruing in previous years).....	\$243,527 37	\$461 09
Deduct amount received for salvage and re-insurance.....	59,714 58	8 16
Net amount paid for losses..	\$183,812 79	\$452 93
Paid stockholders for interest or dividends (amount during the year, \$24,000).....		24,000 00
Commissions or brokerage to agents, less received on re-insurance.....		71,686 34
Salaries, fees and other charges.....		3,085 00
Insurance department fees and agents' licenses, \$1,118.82; municipal licenses, \$100.....		6,319 25
Advertising, printing, stationery, &c.....		2,845 92
Total expenditures during the year.....		\$292,202 23

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$428,718 43
Interest due and accrued on stocks, bonds and other securities.....	1,278 59
Cash in company's office and in bank.....	30,590 80
Premiums due and in course of collection....	42,024 83
Due from other companies.....	1,557 00
Market value of bonds and stocks over book value.....	5,587 72
Total admitted assets.....	\$509,757 37

LIABILITIES.

Net amount of unpaid losses.....	\$20,348 00
Total unearned premiums.....	143,711 81
Re-insurance and return premiums.....	15,818 76
Total liabilities.....	\$179,878 57
Surplus as regards policy-holders.....	\$329,878 80
Capital stock paid up.....	\$200,000 00
Surplus as regards stockholders.....	129,878 80
Total amount at risk December 31, 1900.....	\$25,624,823 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$390,747 00
Premiums received.....	2,839 08
Losses paid.....	1,493 37
Losses incurred.....	3,355 37

BOSTON INSURANCE COMPANY
OF BOSTON, MASS.

Commenced Business, January 20, 1874. Capital Stock, \$1,000,000.

RANSOM B. FULLER, *President.*

THOS. H. LORD, *Secretary.*

PRINCIPAL OFFICE, No. 95 KILBY STREET.

Attorney to accept service in Maryland, J. H. SIRICH.

General Agent in Maryland, J. H. SIRICH.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$3,054,831 21

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected			
during the year.....	\$853,295 15	\$1,070,196 25	
Deduct re-insurance, rebate, abatement and return pre- miums.....	211,601 97	193,453 48	
Received for premiums other than perpetual.	641,693 18	876,742 77	\$1,518,435 95
Total rents and interest.....			110,276 87
From all other sources.....			29,377 25
Total income during the year.....			\$1,658,090 07

DISBURSEMENTS.

	Fire.	Inland. Marine and	
Gross amount paid for losses (including \$186,823.95 accru- ing in previous years).....	\$470,110 20	\$475,005 71	
Deduct amount received for sal- vage and re-insurance.....	91,427 19	95,959 10	
Net amount paid for losses.	378,683 01	379,046 61	\$757,729 62
Paid stockholders for interest or dividends (amount de- clared during the year, \$100,000.....)			100,000 00
Commissions or brokerage to agents, less received on re- insurance.....			222,390 36
Salaries and allowances to agents.....			13,342 15
Rent.....			12,400 86
Salaries, fees and other charges—Officers, \$57,999.75; clerks, \$37,636.63; other employes, \$16,864.83.....			112,501 21
Taxes on premiums, \$14,538.11; on real estate, \$304.69; on internal revenue, \$7,443.90.....			22,286 70
Insurance department fees and agents' licenses, \$6,168.70; municipal licenses, \$3,084.39; tax on franchise, \$11,200.35.			20,453 44
Advertising, printing, &c.....			64,087 21
Losses on sales or maturity of ledger assets and other dis- bursements.....			122,796 72
Total expenditures during the year.....			\$1,447,988 27

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$20,000 00
Mortgage loans on real estate.....	1,035,850 00
Stocks and bonds absolutely owned by the company (book value).....	1,528,049 82
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	15,000 00
Interest due and accrued on stocks, bonds and other securities.....	9,419 44

ASSETS.—(Continued.)

Cash in company's principal office and be- longing to the company deposited in bank.	299,435 14	
Premiums due and in course of collection...	5,971 56	
Bills receivable.....	102,702 19	
Agents' debit balances.....	262,145 86	
Market value stocks and bonds over book value.....	161,022 23	
Atlantic Mutual Scrip.....	1,750 00	
Total gross assets.....		\$3,441,346 24

ASSETS NOT ADMITTED.

Bills receivable.....	\$9,884 57	
Agents debit balances unsecured.....	35,373 52	
Premiums due.....	9,642 55	
		54,900 64
Total admitted assets.....		\$3,386,445 60

LIABILITIES.

Net amount of unpaid losses.....	171,904 25	
Total unearned premiums.....	681,844 20	
Re-insurance and return premiums.....	6,767 88	
Commission, brokerage, &c.....	28,462 36	
Total liabilities.....		\$888,978 69
Surplus as regards policy-holders.....		\$2,497,466 91
Assets not admitted as above stated.....		54,900 64
		\$2,552,367 55
Capital stock paid up.....	\$1,000,000 00	
Surplus as regards stockholders.....	1,552,367 55	
Total amount at risk December 31, 1900.....		\$73,705,446 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$6,731,975 00
Premiums received.....	52,752 69
Losses paid.....	18,662 39
Losses incurred.....	14,704 89

BRITISH-AMERICAN INSURANCE COMPANY OF NEW YORK.

Commenced Business, February, 1898. Capital Stock, \$200,000.

E. J. KNOWLES, *President.*

JOSEPH M. BIGGERT, *Secretary.*

PRINCIPAL OFFICE, 49 CEDAR ST., NEW YORK.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agent in Maryland, . MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$303,713 82

INCOME.

	Fire.
Entire premiums collected during the year..	\$355,620 28
Deduct re-insurance, rebate, abatement and return premiums.....	221,320 85
Received for premiums other than perpetual.....	\$134,299 43
Total rents and interest.....	9,566 80
Profit on sale or maturity of ledger assets during the year over book values.....	3,194 03
From all other sources—Profit and loss.....	69 06
Total income during the year.....	\$147,129 32

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$24,738.39 accruing in previous years).....	\$139,050 46
Deduct amount received for salvage and re- insurance.....	21,220 57
Net amount paid for losses.....	\$117,829 89
Commissions or brokerage to agents, less received on re- insurance.....	42,958 98
Salaries, fees and other charges.....	3,420 41
Taxes on premiums.....	2,701 60
Insurance department fees and agents' licenses.....	403 30
Advertising, printing, stationery, &c.....	2,303 89
Total expenditures during the year.....	\$169,618 07

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$212,875 00
Interest due and accrued on stocks, bonds and other securities.....	583 33
Cash in company's principal office and be- longing to the company deposited in bank.	58,631 80
Re-insurance on losses paid due and uncol- lected.....	530 69
Market value of bonds and stocks over book value.....	2,375 00
Agents' debit balances.....	9,718 27
Gross assets.....	\$284,714 09

LIABILITIES.

Net amount of unpaid losses.....	\$9,286 31
Reserve as required by law.....	38,490 22
Total liabilities.....	\$47,776 53
Surplus as regards policy-holders.....	\$236,937 56
Capital stock paid up.....	\$200,000 00
Surplus as regards stockholders.....	36,937 56
Total amount at risk December 31, 1900.....	\$7,934,226 00

CITIZENS INSURANCE COMPANY OF ST. LOUIS, MO.

Commenced Business, 1837.

Capital Stock, \$200,000.

SOL. E. WAGGONER, *President.*

JOHN H. CARR, *Secretary.*

PRINCIPAL OFFICE, RIALTO BUILDING.

General Agents in Maryland, . . . E. B. DU VAL & Co.

General Agents in Maryland, . . . E. B. DU VAL & Co.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$370,542 92

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$655,162 95	\$1,169 42	
Deduct re-insurance, rebate, abatement and return premiums:....	517,737 03	820 70	
	<hr/>	<hr/>	
Received for premiums other than perpetual.....	\$137,425 92	\$348 72	\$137,774 64
Total rents and interest.....			14,471 82
Profit on sale or maturity of ledger assets during the year over book values.....			399 00
			<hr/>
Total income during the year.....			\$152,645 46

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (in- cluding \$13,876.58 accruing in pre- vious years).....	\$379,500 94	\$18 11	
Deduct amount received for salvage and re-insurance.....	283,253 38	12 68	
Net amount paid for losses...	\$96,247 56	\$5 43	\$96,252 99
Commissions or brokerage to agents, less received on re- insurance.....			32,267 30
Salaries and allowances to agents.....			5,286 38
Rents.....			750 00
Salaries, fees and other charges—Officers, \$4,500; clerks, \$3,274.20.....			7,774 20
Taxes on premiums, \$2,558.65; on real estate, \$30.31.....			2,588 96
Insurance department fees and agents' licenses, \$933.60; municipal licenses, \$201.30; tax on franchise, \$3,028.06..			4,162 96
Advertising, printing, stationery, &c.....			10,860 17
Losses on sales or maturity of ledger assets.....			833 08
Total expenditures during the year.....			\$160,776 04

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$16,877 00	
Mortgage loans on real estate.....	210,277 35	
Cash in company's principal office and be- longing to the company deposited in bank.	42,605 16	
Premiums due and in course of collection...	70,269 36	
Bills receivable.....	189 10	
Hartford Fire Insurance Company for losses paid.....	96,195 25	
Interest due.....	3,728 00	
Gross assets.....		\$440,141 22
Deduct ledger liabilities.....		3,731 52
Total admitted assets.....		\$436,409 70

LIABILITIES.

Net amount of unpaid losses.....	\$14,825 70	
Total unearned premiums.....	88,382 88	
Salaries, rents, expenses, taxes, &c.....	134 22	
Total liabilities.....		\$103,342 80
Surplus as regards policy-holders.....		\$333.066 90
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	133,066 90	
Total amount at risk December 31, 1900.....	\$13,115,157 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,068,811 00
Premiums received.....	12,264 47
Losses paid.....	7,259 16
Losses incurred.....	11,461 66

COLONIAL ASSURANCE COMPANY
OF NEW YORK.

Commenced Business, July 15, 1898.

Capital Stock, \$200,000.

LEO. H. WISE, *President.*

E. E. HALL, *Secretary.*

PRINCIPAL OFFICE, NOS. 45, 47 AND 49 CEDAR STREET.

Attorney to accept service in Maryland,

W. W. BALDWIN.

General Agents in Maryland,

BALDWIN & FRICK.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$680,764 58

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$337,592 19	\$80,679 94	
Deduct re-insurance, rebate, abatement and return premiums.....	150,924 66	16,724 37	
Received for premiums other than perpetual...	\$186,667 53	\$63,955 57	\$250,623 10
Total rents and interest.....			18,725 90
Gain in value of bonds.....			1,725 00
Total income during the year.....			\$271,074 00

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses....	\$387,361 95	\$40,485 93	
Deduct amount received for salvage and re-insurance.....	52,958 99	15,090 09	
Net amount paid for losses.	334,402 96	25,395 84	\$359,798 80
Commissions or brokerage to agents, less received on re-insurance.....			70,073 70
Salaries, fees and other charges.....			3,940 00
Taxes on premiums.....			9,160 06
Insurance department fees and agents' licenses.....			2,385 50
Advertising, printing, stationery, &c.....			3,129 11
Other disbursements.....			1,903 23
Washington re-insurance contract.....			35,442 45
Total expenditures during the year.....			\$485,832 85

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$460,750 00	
Interest due and accrued on stocks, bonds and other securities.....	1,291 67	
Cash in company's principal office and belonging to the company deposited in bank.	5,255 73	
Premiums due and in course of collection...	63,975 77	
Total admitted assets.....		\$531,273 17

LIABILITIES.

Net amount of unpaid losses.....	\$67,953 05	
Total unearned premiums.....	147,236 87	
Re-insurance and return premiums.....	13,910 86	
Total liabilities.....		\$229,100 78
Surplus as regards policy-holders.....		\$302,172 39
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	102,172 39	
Total amount at risk December 31, 1900.....		\$24,303,880 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$162,650 00
Premiums received.....	1,343 58
Losses paid.....	879 13
Losses incurred.....	1,423 60

CONNECTICUT FIRE INSURANCE COMPANY
OF HARTFORD, CONN.

Commenced Business, July, 1850.

Capital Stock, \$1,000,000.

J. D. BROWNE, *President.*

CHARLES R. BURT, *Secretary.*

PRINCIPAL OFFICE, No. 51 PROSPECT STREET.

Attorney to accept service in Maryland,

WM. CUNNINGHAM.

General Agents in Maryland,

LUCKETT & WORTHINGTON.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$3,679,053 07

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,408,402 19
Deduct re-insurance, rebate, abatement and return premiums.....	352,763 65
Received for premiums other than per- petual.....	\$2,055,638 54
Total rents and interest.....	154,091 04
Profit on sale or maturity of ledger assets during the year over book values.....	36,301 09
Total income during the year.....	\$2 246,030 67

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$191,451.99 accruing in previous years)...	\$1,209,572 96
Deduct amount received for salvage and re- insurance.....	57,531 12
Net amount paid for losses.....	\$1,152,041 84
Paid stockholders for interest or dividends.....	100,000 00
Commissions or brokerage to agents, less received on re- insurance.....	386,553 75
Rents.....	9,375 04
Salaries, fees and other charges.....	169,084 07
Taxes on premiums.....	56,774 44
Insurance department fees and agents' licenses, \$11,568.99; municipal licenses, \$5,390.17.....	16,959 16
Advertising, printing, stationery, &c.....	147,665 58
Total expenditures during the year.....	\$2,038,453 88

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$211,200 00	
Mortgage loans on real estate.....	1,173,650 00	
Stocks and bonds absolutely owned by the company (book value).....	2,088,996 73	
Cash in company's principal office and be- longing to the company deposited in bank..	278,578 76	
Premiums due and in course of collection...	85,200 00	
Bills receivable.....	46,095 19	
Agents' debit balances.....	88,109 18	
Market value of bonds and stocks over book value.....	110,065 27	
Total gross assets.....		\$4,081,895 13

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$168,490	
Liabilities in said States.....	76,784	
Surplus over said liabilities.....	\$91,706	
Total admitted assets.....		\$4,081,895 13

LIABILITIES.

Net amount of unpaid losses.....	\$190,870 62	
Total unearned premiums.....	1,798,363 50	
Total liabilities.....		\$1,989,234 12
Surplus as regards policy-holders.....		\$2,092,661 01
Assets not admitted as above stated.....		91,706 00
		<hr/>
		\$2,184,367.01
Capital stock paid up.....		\$1,000,000 00
Surplus as regards stockholders.....		\$1,184,367 01
Total amount at risk December 31, 1900.....		\$296,852,707 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,363,200 00
Premiums received.....	10,758 06
Losses paid.....	5,603 36
Losses incurred.....	8,105 86

CONTINENTAL INSURANCE COMPANY
OF NEW YORK.

Commenced Business, January, 1853. Capital Stock, \$1,000,000.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.*

PRINCIPAL OFFICE, No. 46 CEDAR STREET, NEW YORK.

Attorney to accept service in Maryland, . . . BENSON M. GREENE.*General Agent in Maryland,* . . . BENSON M. GREENE.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899....	\$8,709,143 99

INCOME.

	Fire.
Entire premiums collected during the year..	\$4,929,695 41
Deduct re-insurance, rebate, abatement and return premiums.....	635,164 43
Received for premiums other than per- petual.....	\$4,294,530 98
Total rents and interest.....	419,698 65
Profit on sale or maturity of ledger assets during the year over book values.....	405,180 05
Total income during the year.....	\$5,119,409 68

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$313,963.39 accruing in previous years)....	\$2,357,305 30
Deduct amount received for salvage and re- insurance.....	137,005 99
Net amount paid for losses.....	\$2,220,299 31
Paid stockholders for interest or dividends.....	250,000 00
Scrip or certificates of profit redeemed in cash, \$21; inter- est paid to scripholders, \$.90.....	21 90
Commissions or brokerage to agents, less received on re insurance.....	880,650 39
Rents.....	7,655 00
Salaries, fees and other charges — Officers, \$71,748.12; clerks, \$158,103.50; other employees, \$87,426.58.....	317,278 20
Taxes on premiums, \$111,254.24; on real estate, \$14,928.43.	126,182 67
Insurance department fees and agents' licenses, \$10,496; municipal licenses, \$8,666.47; tax on franchise, \$1,440...	20,602 47
Advertising, printing, stationery, &c.....	268,841 91
Total expenditures during the year.....	\$4,091,531 85

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,106,250 00
Mortgage loans on real estate.....	60,210 00
Stocks and bonds absolutely owned by the company (book value).....	7,932,147 99
Interest and rents due.....	69,855 06
Cash in company's principal office and be- longing to the company deposited in bank.	638,413 83
Premiums due and in course of collection....	677,662 58
Market value of bonds and stocks over book value.....	153,732 01
Total gross assets.....	\$10,638,271 47

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$120,000 00	
Liabilities in said States.....	158,412 29	
	<hr/>	
Liabilities over deposits.....	\$38,412 29	
	<hr/>	
Total admitted assets.....		\$10,638,271 47

LIABILITIES.

Net amount of unpaid losses.....	\$371,666 75	
Total unearned premiums.....	4,272,117 52	
Principal on scrip to be redeemed.....	28,480 00	
Interest due and unpaid.....	6,089 34	
Salaries, rents, expenses, taxes, &c.....	15,000 00	
Commission, brokerage, &c.....	120,828 56	
Re-insurance premiums.....	13,550 00	
Reserve for contingencies.....	300,000 00	
	<hr/>	
Total liabilities.....		\$5,127,732 17
		<hr/>
Surplus as regards policy-holders.....		\$5,510,539 30
		<hr/>
Liabilities not admitted as above stated.....	\$38,412 29	
Capital stock paid up.....	1,000,000 00	
	<hr/>	1,038,412 29
		<hr/>
Surplus as regards stockholders.....		4,472,127 01
		<hr/>
Total amount at risk December 31, 1900.....		\$881,108,971

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$6,418,832 00
Premiums received.....	60,216 80
Losses paid.....	41,209 78
Losses incurred.....	45,214 93

THE DELAWARE INSURANCE COMPANY
OF PHILADELPHIA, PA.

Commenced Business, August 6, 1835. Capital Stock, \$702,875.TATTNAL PAULDING, *President.*HENRY LYLURN, *Secretary.*

PRINCIPAL OFFICE, THIRD AND WALNUT STREETS.

Attorney to accept service in Maryland, . . . W. T. SHACKELFORD.*General Agent in Maryland,* . . . W. T. SHACKELFORD.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	702,875 00
Amount of net ledger assets December 31, 1899.....	\$1,440,252 92

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,093,745 08
Deduct re-insurance, rebate, abatement and return premiums.....	408,745 44
Received for premiums other than per- petual.....	\$684,999 64
Deposit premiums received on perpetual risks	14,613 15
Total rents and interest.....	60,971 33
Profit on sale or maturity of ledger assets during the year over book values.....	1,062 67
From all other sources.....	49 89
Total income during the year.....	\$761,696 68

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$61,394.45 accruing in previous years).....	\$534,848 15
Deduct amount received for salvage and re- insurance.....	60,293 63
Net amount paid for losses.....	\$474,554 52

DISBURSEMENTS.—(Continued.)

Deposit premiums returned.....	4,595 81
Paid stockholders for interest or dividends.....	42,192 50
Commissions or brokerage to agents, less received on re- insurance.....	146,882 44
Rents (including \$6,200 for company's use of own build- ings).....	8,672 26
Salaries, fees and other charges.....	72,702 30
Taxes on premiums, \$19,964.32; on real estate, \$1,958.04...	21,922 36
Insurance department fees and agents' licenses, \$2,663.05; municipal licenses, \$2,767.10; tax on franchise, \$2,153.33.	7,583 48
Advertising, printing, stationery, &c.....	63,238 97
Total expenditures during the year.....	<hr/> \$842,344 64

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$157,764 50
Mortgage loans on real estate.....	128,700 00
Stocks and bonds absolutely owned by the company (book value).....	854,552 01
Loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	50,000 00
Interest due and accrued on stocks, bonds and other securities.....	15,207 07
Cash in company's principal office and be- longing to the company deposited in bank.	157,667 14
Premiums due and in course of collection....	101,244 21
Bills receivable and sundry book accounts...	1,013 48
Agents' debit balances.....	46,828 39
Market value of real estate over book value..	4,735 50
Market value of bonds and stocks over book value.....	26,343 99
Premiums on perpetual policies.....	1,079 42
Total gross assets.....	<hr/> \$1,545,135 71
Deduct ledger liabilities.....	\$36,920 56

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$66,340 00	
Liabilities in said States.....	4,760 00	
Surplus over said liabilities.....	\$61,580 00	
Total admitted assets.....		\$1,508,215 15

LIABILITIES.

Net amount of unpaid losses.....	63,667 00	
Total unearned premiums.....	526,880 80	
Amount reclaimable on perpetual fire insur- ance policies.....	108,924 50	
Cash dividends remaining unpaid.....	77 00	
Total liabilities.....		\$699,549 30
Surplus as regards policy-holders.....		\$808,665 85
Assets not admitted as above stated.....		61,581 00
		\$870,246 85
Capital stock paid up.....	\$702,875 00	
Surplus as regards stockholders.....	167,371 85	
Total amount at risk December 31, 1900.....		\$111,092,004 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$699,480 00
Premiums received	7,918 47
Losses paid.....	4,128 67
Losses incurred.....	5,107 00

EQUITABLE FIRE AND MARINE INSURANCE CO. OF PROVIDENCE, R. I.

Commenced Business, September, 1860. Capital Stock, \$400,000.

FRED. W. ARNOLD, *President*.

JAMES E. TILLINGHAST, *Secretary*.

PRINCIPAL OFFICE, CUSTOM HOUSE STREET.

Attorney to accept service in Maryland, W. J. DONNELLY.

General Agents in Maryland, . . . MAUBY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$500,000	
Capital stock paid up in cash.....	400,000	
Amount of net ledger assets December 31, 1899.....	\$830,961	45

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$548,464 13	\$7,211 76	
Deduct re-insurance, rebate, abate- ment and return premiums.....	85,856 80	426 12	
Received for premiums oth- er than perpetual.....	\$462,607 33	\$6,785 64	\$469,392 97
Total rents and interest.....			35,005 86
Profit on sale or maturity of ledger assets during the year over book values.....			263 89
From all other sources.....			16,038 26
Total income during the year.....			\$520,700 98

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$30,903 accruing in previous years).....	\$294,704 67	\$9,527 88	
Deduct amount received for salvage and re-insurance.....	15,018 32	5,322 00	
Net amount paid for losses..	\$279,686 35	\$4,205 88	\$283,892 23
Paid stockholders for interest or dividends (amount declared during the year, \$28,000.....			28,000 00
Commissions or brokerage to agents, less received on re-insurance.....			94,359 99
Premiums in course of collection.....			4,534 90
Salaries, fees and other charges—Officers, \$8,600; clerks, \$28,364.30 ..			36,964 30
Taxes on premiums, \$8,896.91; on real estate, \$1,915.20 ..			10,812 11
Insurance department fees and agents' licenses, \$7,067.27; municipal licenses, \$273.30; tax on franchise, \$18.75.....			7,359 32
Advertising, printing, stationery, &c.....			32,628 90
Other disbursements.....			524 48
Total expenditures during the year.....			\$499,076 23

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$125,000 00	
Mortgage loans on real estate.....	145,950 00	
Stocks and bonds absolutely owned by the company (book value).....	393,700 00	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	50,000 00	
Cash in company's principal office and belonging to the company deposited in bank..	50,235 32	
Bills receivable.....	363 75	
Agents' debit balances.....	87,337 13	
Market value of bonds and stocks over book value.....	65,140 00	
Rents.....	1,285 00	
Total admitted assets.....		\$919,011 20

LIABILITIES.

Net amount of unpaid losses.....	\$41,735 00	
Total unearned premiums.....	332,477 22	
Re-insurance and return premiums.....	3,000 00	
Salaries, rents, expenses, taxes, &c.....	3,500 00	
Commission, brokerage, &c.....	7,710 10	
Total liabilities.....		\$388,422 32
Surplus as regards policy-holders.....		\$530,588 82
Capital stock paid up.....	\$400,000 00	
Surplus as regards stockholders.....	130,588 88	
Total amount at risk December 31, 1900.....		\$56,674,963 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$766,938 00
Premiums received.....	6,658 13
Losses paid.....	2,621 88
Losses incurred.....	2,671 88

FIRE ASSOCIATION OF PHILADELPHIA, PA.

Commenced Business, September 1, 1817. Capital Stock, \$500,000.

E. C. IRVIN, *President.*

BENJAMIN J. HERKNESS, *Secretary.*

PRINCIPAL OFFICE, NOS. 407-409 WALNUT STREET.

Attorney to accept service in Maryland, . CLAUDE WORTHINGTON.

General Agents in Maryland, . LUCKETT & WORTHINGTON. ..

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$5,144,298 69

INCOME.

	Fire.
Entire premiums collected during the year..	\$3,719,781 09
Deduct re-insurance, rebate, abatement and return premiums.....	802,165 51
Received for premiums other than per- petual.....	\$2,917,615 58
Deposit premiums received on perpetual risks	87,929 01
Total rents and interests.....	263,605 28
Profit on sale or maturity of ledger assets during the year over book values.....	5,704 60
Total income during the year.....	\$3,274,854 47

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$294,808.23 accruing in previous years)....	\$2,086,668 00
Deduct amount received for salvage and re- insurance.....	243,087 89
Net amount paid for losses.....	\$1,843,580 11
Deposit premiums returned.....	92,876 88
Paid stockholders for interest or dividends during the year.....	200,000 00
Commissions or brokerage to agents, less received on re- insurance.....	658,671 79
Salaries and allowances to agents.....	26,891 96
Salaries, fees and other charges—Officers, \$37,300; clerks, \$69,355.89; other employees, \$104,181.37.....	210,837 26
Taxes on premiums, \$63,839.86; on real estate, \$7,613.93...	71,453 79
Insurance department fees and agents' licenses, \$19,283.80; tax on franchise, \$21,410.....	40,693 80
Advertising, printing, stationery, &c.....	137,092 21
Total expenditures during the year.....	\$3,282,097 80

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$497,332 37
Mortgage loans on real estate.....	1,506,810 89
Stocks and bonds absolutely owned by the company (book value).....	2,791,586 00
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	85,140 61
Interest due and accrued on stocks, bonds and other securities.....	65,227 61
Cash in company's principal office and be- longing to the company deposited in bank..	256,185 49
Premiums due and in course of collection....	671,909 89
Market value of bonds and stocks over book value.....	280,840 00
Due from other companies.....	22,596 86
Total assets.....	\$6,177,629 72

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)	\$112,400 00
Liabilities in said States.....	107,690 00
Surplus over said liabilities.....	<u>\$4,710 00</u>
Company's stock owned.....	\$40,800 00
Depreciation in real estate.....	3,732 37
	<u>\$44,532 37</u>

LIABILITIES.

Net amount of unpaid losses.....	314,190 43
Total unearned premiums.....	2,308,360 54
Re-insurance and return premiums.....	180,219 73
Amount reclaimable on fire insurance policies.....	<u>1,945,077 48</u>
Total liabilities.....	<u>\$4,747,848 18</u>
Surplus as regards policy-holders.....	\$1,429,781 54
Assets not admitted as above.....	<u>49,242 37</u>
	<u>\$1,479,023 91</u>
Capital stock paid up.....	\$500,000 00
Surplus as regards stockholders.....	979,023 91
Total amount at risk December 31, 1900.....	\$471,897,028 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,832,814 00
Premiums received.....	42,145 47
Losses paid.....	22,205 03
Losses incurred.....	27,528 70

FIREMEN'S FUND INSURANCE COMPANY OF CALIFORNIA.

Commenced Business June 18, 1863. Capital Stock, \$1,000,000.

WILLIAM J. DUTTON, *President.*

LOUIS WEINMANN, *Secretary.*

PRINCIPAL OFFICE, NO. 401 CALIFORNIA ST., SAN FRANCISCO, CAL.

Attorney to accept service in Maryland, . . DANIEL W. HOPPER.

General Agents in Maryland, . S. W. T. HOPPER & SONS.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$3,366,621 22

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$2,255,417 59	\$897,286 60
Deduct re-insurance, rebate, abatement and return premiums.....	657,924 96	556,103 55
	<hr/>	<hr/>
Received for premiums other than perpetual...	\$1,597,492 63	\$323,183 05
Total rents and interest.....		178,000 32
Profit on sale or maturity of ledger assets during the year over book values.....		10,826 59
From all other sources.....		10,163 12
		<hr/>
Total income during the year.....		\$2,119,665 71

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses including \$25,689.42 accruing in previous years).....	\$1,236,900 34	\$542,487 50
Deduct amount received for sal- vage and re-insurance.....	247,948 60	344,990 65
Net amount paid for losses.....	\$988,951 74	\$197,496 85
Paid stockholders for interest or dividends.....		120,000 00
Commissions or brokerage to agents, less received on re- insurance.....		257,301 45
Rents.....		8,400 00
Salaries, fees and other charges—Officers, \$42,900; clerks, and other employes, \$193,017.74.....		236,017 74
Taxes on premiums, \$28,492.43; on real estate, \$6,697.31; on other investments, \$4,205.19.....		39,394 93
Insurance department fees and agents' licenses, \$10,560; municipal licenses, \$6,668.61; tax on franchise, \$671.25; internal revenue tax, \$11,137.66.....		29,037 52
Advertising, printing, stationery, &c.....		182,608 91
Profit and loss debit.....		4,486 63
Total expenditures during the year.....		\$2,063,695 77

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$562,716 91
Mortgage loans on real estate.....	280,187 64
Stocks and bonds absolutely owned by the company (book value).....	2,212,121 25
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	181,100 00
Interest due and accrued on stocks, bonds and other securities.....	7,703 64
Cash in company's principal office and be-	

ASSETS.—(Continued.)

longing to the company deposited in bank.	190,504 50
Premiums due and in course of collection....	449,868 91
Bills receivable.....	15,935 46
Market value of real estate over book value..	983 09
Market value of bonds and stocks over book value.....	50,703 75
<hr/>	
Total gross assets.....	\$3,951,825 15
Deduct ledger liabilities.....	\$19,974 60
<hr/>	
	\$3,931,850 55

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$135,250 00
Liabilities in said States.....	79,866 71
<hr/>	
Surplus over said liabilities.....	\$55,383 29
<hr/>	
Total admitted assets.....	\$3,931,850 55

LIABILITIES.

Net amount of unpaid losses.....	\$176,694 22
Total unearned premiums.....	1,413,288 18
<hr/>	
Total liabilities.....	\$1,589,982 40
<hr/>	
Surplus as regards policy-holders.....	\$2,341,868 15
Assets not admitted as above stated.....	55,383 29
<hr/>	
	\$2,397,251 44
Capital stock paid up.....	\$1,000,000 00
Surplus as regards stockholders.....	1,397,251 44
Total amount at risk December 31, 1900.....	\$217,250,396 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$1,293,342 86
Premiums received.....	12,011 83
Losses paid.....	1,881 68
Losses incurred.....	4,404 52

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business, June, 1829. Capital Stock, \$400,000.

JAMES W. McALLISTER, *President.*

EZRA T. CRESSON, *Secretary.*

PRINCIPAL OFFICE, No. 421 WALNUT ST., PHILADELPHIA.

Attorney to accept service in Maryland, W. T. SHACKELFORD.

General Agent in Maryland, W. T. SHACKELFORD.

CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00
Amount of net ledger assets December 31, 1899.....	\$2,964,462 16

INCOME.

	Fire.
Entire premiums collected during the year...	\$631,222 92
Deduct re-insurance, rebate, abatement and return premiums.....	125,730 89
	<hr/>
Received for premiums other than perpetual.....	\$505,492 03
Deposit premiums received on perpetual risks less \$70.50 re-insurance.....	9,611 42
Total rents and interest.....	129,003 93
Profit on sale or maturity of ledger assets during the year over book values.....	6,142 89
	<hr/>
Total income during the year.....	\$650,250 27

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$31,579.32 accruing in previous years).....	\$353,331 65
Deduct amount received for salvage and re- insurance.....	35,160 02
Net amount paid for losses.....	\$318,171 63
Deposit premiums returned.....	43,878 07
Paid stockholders for interest or dividends.....	80,005 00
Commissions or brokerage to agents, less received on re- insurance.....	110,613 32
Salaries, fees and other charges—Officers, \$24,400; clerks, \$11,361.67; other employes, \$600.....	36,361 67
Taxes on premiums, \$9,701.51; on real estate, \$3,289.34....	12,990 85
Insurance department fees and agents' licenses, \$3,308.27; municipal licenses, \$1,048.08; revenue tax, \$3,282.69; tax on franchise, \$5,056.....	12,695 04
Advertising, printing, stationery, &c.....	78,601 13
Losses on sales or maturity of ledger assets, \$173.95; other disbursements, \$51.73 and 60 cents.....	285 68
Total expenditures during the year.....	\$693,602 39

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$212,954 95
Mortgage loans on real estate.....	133,858 00
Stocks and bonds absolutely owned by the company (book value).....	2,423,937 56
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securi- ties hypothecated to the company for cash actually loaned by the company.....	54,500 00
Interest due and accrued on stocks, bonds and other securities.....	2,424 98
Cash in company's principal office and be- longing to the company deposited in bank.	95,859 53
Premiums due and in course of collection....	59,245 94
Market value of real estate over book value..	19,545 05
Market value of bonds and stocks over book value.....	69,124 44
Total admitted assets.....	\$3,071,450 45

LIABILITIES.

Net amount of unpaid losses.....	\$37,124 16
Total unearned premiums.....	488,290 73
Amount reclaimable on perpetual fire insurance policies.....	1,051,609 33
Cash dividends remaining unpaid.....	140 00
Total liabilities.....	<u>\$1,577,164 22</u>
Surplus as regards policy-holders.....	\$1,494,286 23
Capital stock paid up.....	\$400,000 00
Surplus as regards stockholders.....	\$1,094,286 23
Total amount at risk December 31, 1900.....	\$145,897,947 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$506,440 84
Premiums received.....	4,455 64
Losses paid.....	532 17
Losses incurred.....	4,202 52

GERMAN ALLIANCE INSURANCE COMPANY
OF NEW YORK.

Commenced Business, February 8, 1897. Capital Stock, \$400,000.

ADOLPH A. STROHN, *President.*

CHAS. G. SMITH, *Secretary.*

PRINCIPAL OFFICE, LIBERTY AND NASSAU STREETS.

Attorney to accept service in Maryland, PAUL TURNER.

General Agents in Maryland, M. WARNER HEWES & SON.

CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00
Amount of net ledger assets December 31, 1899.....	\$850,146 43

INCOME.

	Fire.
Entire premiums collected during the year..	\$336,498 75
Deduct re-insurance, rebate, abatement and return premiums.....	60,374 78
Received for premiums other than per- petual.....	\$276,123 97
Total rents and interest.....	36,800 58
Total income during the year.....	\$312,924 55

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$55,239.03 accruing in previous years).....	\$202,082 67
Deduct amount received for salvage and re- insurance.....	2,028 37
Net amount paid for losses.....	\$200,054 30
Commissions or brokerage to agents, less received on re- insurance.....	61,276 95
Salaries, fees and other charges.....	1,800 00
Taxes on premiums.....	14,008 21
Insurance department fees and agents' licenses, \$4,846.57; municipal licenses, \$936.11; tax on franchise, \$130.....	5,912 68
Advertising, printing, stationery, &c.....	42 15
Total expenditures during the year.....	\$283,094 29

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$853,333 75
Cash in company's office and deposited in bank.....	26,642 94
Premiums due and in course of collection....	50,418 12
Market value of bonds and stocks over book value.....	57,946 25
Total gross assets.....	\$988,341 06

ASSETS NOT ADMITTED.

Securities deposited in various States for the
protection of policy-holders in such States
(market value)\$79,200 00

Liabilities in said States..... 13,460 47

Surplus over said liabilities...\$65,739 53

Total admitted assets..... \$988,341 06

LIABILITIES.

Net amount of unpaid losses..... \$44,777 33

Total unearned premiums..... 202,620 29

Salaries, rents, expenses, taxes, &c..... 159 15

Total liabilities..... \$247,556 77

Surplus as regards policy-holders..... \$740,784 29

Assets not admitted as above stated..... 65,739 53

\$806,523 82

Capital stock paid up..... \$400,000 00

Surplus as regards stockholders..... 406,523 82

Total amount at risk December 31, 1900..... \$51,893,721 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900..... \$2,314,027 00

Premiums received..... 23,950 31

Losses paid..... 15,332 99

Losses incurred..... 18,133 99

THE GERMAN-AMERICAN INSURANCE COMPANY OF NEW YORK.

Commenced Business, March 7, 1872. Capital Stock, \$1,000,000.

WILLIAM N. KREMER, *President.*

CHARLES G. SMITH, *Secretary.*

PRINCIPAL OFFICE, LIBERTY AND NASSAU STREETS, NEW YORK.

Attorney to accept service in Maryland, . . J. O'G. ALLMAND.

General Agents in Maryland, . ALLMAND & GALLAGHER.

CAPITAL.

Capital stock authorized.....	\$1,000,000	00
Capital stock paid up in cash.....	1,000,000	00
Amount of net ledger assets December 31, 1899.....	\$7,263,937	59

INCOME.

	Fire.
Entire premiums collected during the year..	\$4,637,678 48
Deduct re-insurance, rebate, abatement and return premiums other than perpetual....	1,642,490 40
Received for premiums other than petual.....	\$2,995,188 08
Total rents and interest.....	312,847 61
Profit on sale or maturity of ledger assets during the year over book values.....	38,386 49
Total income during the year.....	\$3,346,422 18

DISBURSEMENTS.

Fire.

Gross amount paid for losses including	
\$398,207.38 accruing in previous years....	\$2,494,655 51
Deduct amount received for salvage and re-	
insurance.....	782,208 68
Net amount paid for losses.....	\$1,712,456 83
Paid stockholders for interest or dividends (amount de-	
clared during the year, \$300,000)	300,000 00
Commissions or brokerage to agents, less received on re-	
insurance.....	482,068 07
Rents.....	34,495 56
Salaries, fees and other charges.....	209,502 70
Taxes on premiums.....	77,440 87
Insurance department fees and agents' licenses, \$15,315.67;	
municipal licenses, \$5,784.28; tax on franchise, \$190.....	21,289 95
Advertising, printing, stationery, &c.....	292,282 21
Total expenditures during the year.....	\$3,129,536 19

ASSETS.

Book value of real estate and ground rents	
owned by the company unincumbered.....	\$15,000 00
Mortgage loans on real estate.....	13,000 00
Stocks and bonds absolutely owned by the	
company (book value).....	7,092,419 23
Interest due and accrued on stocks, bonds	
and other securities.....	173 00
Cash in company's principal office and be-	
longing to the company deposited in bank.	360,404 35
Premiums due and in course of collection....	470,952 37
Market value of bonds and stocks over book	
value.....	609,047 77
Total gross assets.....	\$8,560,996 72

ASSETS NOT ADMITTED.

Securities deposited in various States for	
the protection of policy-holders in such	
States (market value).....	\$138,600 00
Liabilities in said States.....	124,129 43
Surplus over said liabilities.....	\$14,470 57

Total admitted assets.....	\$8,560,996 72
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LIABILITIES.

Net amount of unpaid losses.....	\$371,883 00
Total unearned premiums.....	2,742,697 52
Re-insurance and return premiums.....	161,530 84
Salaries, rents, expenses, taxes, &c.....	17,173 66
Total liabilities.....	\$3,293,285 02
Surplus as regards policy-holders.....	\$5,267,711 70
Assets not admitted as above stated.....	14,470 57
	\$5,282,182 27
Capital stock paid up.....	1,000,000 00
Surplus as regards stockholders.....	4,282,182 27
Total amount at risk December 31, 1900.....	\$651,386,914 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,229,846 00
Premiums received.....	42,795 16
Losses paid.....	21,797 51
Losses incurred.....	20,561 51

GERMANIA FIRE INSURANCE COMPANY
OF NEW YORK.

Commenced Business, March, 1859. Capital Stock, \$1,000,000.

HUGO SCHUMANN, *President.*

CHAS. RUYKHAVER, *Secretary.*

PRINCIPAL OFFICE, NO. 62 AND 64 WILLIAM STREET.

Attorney to accept service in Maryland, JOHN G. ROLKER.

General Agent in Maryland, JOHN G. ROLKER.....

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$4,652,228 53

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,693,888 11
Deduct re-insurance, rebate, abatement and return premiums.....	495,080 36
<hr/>	
Received for premiums other than per- petual.....	\$1,198,807 75
Total rents and interest.....	182,078 22
From all other sources.....	4,952 54
<hr/>	
Total income during the year.....	\$1,385,838 51

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$108,954.38 accruing in previous years)....	\$803,642 93
Deduct amount received for salvage and re- insurance.....	152,489 71
<hr/>	
Net amount paid for losses.....	\$651,153 22
Paid stockholders for interest or dividends.....	150,000 00
Commissions or brokerage to agents, less received on re- insurance.....	236,401 49
Rents.....	21,193 70
Salaries, fees and other charges—Officers, \$30,500; clerks, \$107,106.05.....	137,606 05
Taxes on premiums, \$25,545.92; on real estate, \$6,136.24; internal revenue, \$8,928.57.....	40,610 73
Insurance department fees and agents' licenses, \$13,418.54; municipal licenses, \$1,807.29.....	15,225 83
Advertising, printing, stationery, &c.....	73,729 58
Losses on sales or maturity of ledger assets, \$2,374.66; oth- er disbursements, \$17,178.47.....	19,553 13
<hr/>	
Total expenditures during the year.....	\$1,345,473 73

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$686,824 27
Mortgage loans on real estate.....	378,500 00
Stocks and bonds absolutely owned by the company (book value).....	3,273,223 11
Interest due and accrued on stocks, bonds and other securities.....	12,268 77
Cash in company's principal office and be- longing to the company deposited in bank..	164,527 31
Premiums due and in course of collection....	9,072 02
Cash in hands of department.....	13,862 06
Agents' debit balances.....	175,656 56
Market value of bonds and stocks over book value.....	207,390 89
	<hr/>
Total admitted assets.....	\$4,921,324 99

LIABILITIES.

Net amount of unpaid losses.....	\$81,571 61
Total unearned premiums.....	1,563,778 00
	<hr/>
Total liabilities.....	\$1,645,349 61
	<hr/>
Surplus as regards policy-holders.....	\$3,275,975 38
	<hr/>
Capital stock paid up.....	\$1,000,000 00
Surplus as regards stockholders.....	2,275,975 38
Total amount at risk December 31, 1900.....	\$386,839,242 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,507,470 00
Premiums received.....	23,964 37
Losses paid.....	11,373 60
Losses incurred.....	11,935 10

GLENS FALLS INSURANCE COMPANY OF NEW YORK.

Commenced Business, May, 1850.

Capital Stock, \$200,000.

J. L. CUNNINGHAM, *President.*R. A. LITTLE, *Secretary.*

PRINCIPAL OFFICE, CORNER GLEN AND BAY STREETS.

Attorney to accept service in Maryland,

E. W. THOMPSON.

General Agents in Maryland,

WILLIAMS & THOMPSON.

CAPITAL.

Capital stock authorized..... \$200,000 00

Capital stock paid up in cash..... 200,000 00

Amount of net ledger assets December 31, 1899..... \$3,221,706 12

INCOME.

Fire.

Entire premiums collected during the year.. \$1,034,936 68

Deduct re-insurance, rebate, abatement and

return premiums..... 196,843 70

Received for premiums other than per-

petual..... \$838,092 98

Total rents and interest..... 180,197 89

From all other sources..... 216 78

Total income during the year..... \$1,018,507 65

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including

\$38,928 accruing in previous years)..... \$504,853 53

Deduct amount received for salvage and re-

insurance..... 52,779 50

Net amount paid for losses.....

\$452,074 03

DISBURSEMENTS—(Continued).

Paid stockholders for interest or dividends during the year.....	60,000 00
Commissions or brokerage to agents, less received on re-insurance.....	189,674 41
Salaries, fees and other charges—Officers, \$13,500; clerks, \$39,537.85; other employees, \$11,100.32.....	64,138 17
Taxes on premiums, \$15,745.91; on real estate, \$18,523.98; on other investments, \$6,198.95; on internal revenue, \$5,831.75.....	46,300 59
Insurance department fees and agents' licenses, \$7,238.54; municipal licenses, \$4,661.97; tax on franchise, \$970.30..	12,870 81
Advertising, printing, stationery, &c.....	66,008 66
Losses on sales or maturity of ledger assets, \$2,000; other disbursements, \$6,047.85; premium on bonds, \$8,400....	16,447 85
Total expenditures during the year.....	<hr/> \$907,514 52

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$62,700 00
Mortgage loans on real estate.....	1,140,386 66
Stocks and bonds absolutely owned by the company (book value).....	1,600,422 05
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	4,000 00
Interest due and accrued on stocks, bonds and other securities.....	15,168 52
Cash in company's principal office and belonging to the company deposited in bank.	423,377 07
Bills receivable.....	922 84
Agents' debit balances.....	100,890 63
Market value of bonds and stocks over book value.....	90,980 00
Total gross assets.....	<hr/> \$3,438,847 77

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$91,900 00	
Liabilities in said States.....	21,730 17	
Surplus over said liabilities.....	\$70,169 83	
Contingent depreciation on mortgage loans..	\$20,000 00	
		20,000 00
Total admitted assets.....		\$3,418,847 77

LIABILITIES.

Net amount of unpaid losses.....	\$50,564 28	
Total unearned premiums.....	931,093 40	
Salaries, rents, expenses, taxes, &c.....	10,000 00	
Total liabilities.....		991,657 68
Surplus as regards policy-holders.....		\$2,427,190 09
Assets not admitted as above stated.....		90,000 00
		\$2,517,190 09
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	\$2,317,190 09	
Total amount at risk December 31, 1900.....		\$176,380,762 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,195,444 00
Premiums received.....	10,320 26
Losses paid.....	2,200 19
Losses incurred.....	3,331 19

THE GREENWICH INSURANCE COMPANY OF NEW YORK.

Commenced Business, January 1, 1835. Capital Stock, \$200,000.

MASON A. STONE, *President.* WALTER B. WARD, *Assistant Secretary.*

PRINCIPAL OFFICE, No. 161 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland. J. H. KATZENBERGER.

General Agents in Maryland. J. H. KATZENBERGER & SON.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$990,703 40

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,684,444 33	\$205,188 49	
Deduct re-insurance, rebate, abatement and return premiums.....	397,635 96	26,994 47	
Received for premiums other than perpetual...	\$1,286,808 37	\$178,194 02	\$1,465,002 39
Total rents and interest.....			\$61,554 71
Profit on sale or maturity of ledger assets during the year over book values.....			3,739 63
From all other sources.....			869 58
Total income during the year.....			\$1,531,166 31

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$162,066.80 accruing in previous years) ..	\$876,629 62	\$105,221 13	
Deduct amount received for salvage and re-insurance...	137,379 87	15,269 90	
Net amount paid for losses.....	\$739,249 75	\$89,951 23	\$829,200 98
Paid stockholders for interest or dividends declared during the year.....			20,000 00
Commissions or brokerage to agents, less received on re-insurance.....			287,248 20
Rents (including \$12,000 for company's use of own buildings).....			12,000 00
Salaries, fees and other charges—officers, clerks and other employes.....			133,764 17
Taxes on premiums, \$20,127.59; on real estate, \$3,782.89...			23,910 48
Insurance department fees and agents' licenses, \$14,815.94.			14,815 94
Advertising, printing, stationery, &c.....			190,256 22
Losses on sales or maturity of ledger assets, \$834.95; other disbursements, viz: Internal revenue, \$10,880.89.....			11,715 84
Total expenditures during the year.....			\$1,522,911 83

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$127,500 00	
Stocks and bonds absolutely owned by the company (book value).....	946,063 42	
Cash in company's principal office and belonging to the company deposited in bank.	28,562 23	
Premiums due and in course of collection...	241,820 66	
Bills receivable.....	13,991 07	
Agents' debit balances.....	1,754 90	
Market value of real estate over book value..	172,500 00	
Market value of bonds and stocks over book value.....	308,386 58	
Total gross assets.....		\$1,840,578 86
Ledger liabilities.....		118,913 74
		\$1,721,665 12

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$21,200 00	
Liabilities in said States.....	32,988 06	
Liabilities over deposits.. ..	\$11,788 06	
Depreciation from book values.....	\$5,000 00	5,000 00
Total admitted assets.....		\$1,716,665 12

LIABILITIES.

Net amount of unpaid losses.....	\$166,965 20	
Reserve as required by law.....	1,123,126 19	
Amount reclaimable by the insured on per- petual fire insurance policies.....	931 50	
Re-insurance and return premiums.....	20,124 75	
Salaries, rents, expenses, taxes, &c.....	5,000 00	
Total liabilities.....		\$1,316,147 64
Surplus as regards policy-holders.....		\$400,517 48
Assets not admitted as above stated.....		6,788 06
		\$394,729 42
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	194,729 42	
Total amount at risk December 31, 1900.....		\$280,824.930 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$578,234 00
Premiums received.....	6,169 78
Losses paid.....	1,034 46
Losses incurred.....	1,527 61

HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

Commenced Business April, 1852. Capital Stock, \$1,000,000.

CHAS. A. SHAW, *President*,

JOS. McCORD, *Secretary*.

PRINCIPAL OFFICE, 34 PINE STREET, NEW YORK.

Attorney to accept service in Maryland, W. W. BALDWIN.

General Agents in Maryland, BALDWIN & FRICK.

CAPITAL.

Capital stock authorized.....	\$1,000,000
Capital stock paid up in cash.....	1,000,000

Amount of net ledger assets December 31, 1899.... \$2,494,581 92

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,309,099 30
Deduct re-insurance, rebate, abatement and return premiums.....	588,502 04
Received for premiums other than perpetual	\$1,720,597 26
Total rents and interest.....	\$117,136 39
Profit on sale or maturity of ledger assets during the year over book values.....	25,189 40
Total income during the year.....	\$1,862,923 05

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$199,867 78 accruing in previous years)...	\$1,311,853 59
Deduct amount received for salvage and re- insurance	200,040 85
Net amount paid for losses.....	\$1,111,812 74
Paid stockholders for interest or dividends.....	100,000 00
Commissions or brokerage to agents, less received on re- insurance	345,859 22
Rents (including \$12,000 for company's use of own build- ings)	15,781 00
Salaries, fees and other charges—Officers, \$14,500; clerks, \$127,444 23; other employees, \$5,895.....	147,839 23
Taxes on premiums, \$34,956 60; on real estate, \$6,369 88; on other investments, \$116 80.....	41,443 28
Insurance Department fees and agents' licenses.....	26,764 05
Advertising, printing, stationery, &c.....	141,384 45
Losses on sales or maturity of ledger assets, \$35 00; other disbursements, viz., \$1,015.31.....	1,050 31
Total expenditures during the year.....	\$1,931,934 28

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$420,368 75
Mortgage loans on real estate.....	3,500 00
Stocks and bonds absolutely owned by the company (book value).....	1,864,623 63
Interest due and accrued on stocks, bonds and other securities.....	17,130 41
Cash in company's principal office and be- longing to the company deposited in bank.	137,078 31
Premiums due and in course of collection...	240,077 40
Market value of real estate over book value.	29,631 25
Market value of bonds and stocks over book value	386,955 12
All other admitted assets detailed in state- ment on file in this office.....	8,940 83
Total admitted assets.....	\$3,108,305 70

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$70,200 00	
Liabilities in said States.....	33,162 79	
		<hr/>
Surplus over said liabilities.....	\$37,037 21	
Total admitted assets.....		\$3,108,305 70

LIABILITIES.

Net amount of unpaid losses.....	\$242,943 68	
Total unearned premiums.....	1,328,336 32	
Re-insurance premiums.....	51,362 40	
		<hr/>
Total liabilities.....		\$1,622,642 40
		<hr/>
Surplus as regards policy-holders.....		\$1,485,663 30
Assets not admitted as above stated.....		37,037 21
		<hr/>
		\$1,522,700 51
Capital stock paid up.....	\$1,000,000 00	
Surplus as regards stockholders.....	522,700 51	
Total amount at risk December 31, 1900.....		\$251,501,175 14

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	1,151,492 00
Premiums received.....	10,912 33
Losses paid.....	5,527 77
Losses incurred.....	7,828 12

HARTFORD FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business August, 1810. Capital Stock, \$1,250,000 00.

G. L. CHASE, *President.*

P. C. ROYCE, *Secretary.*

PRINCIPAL OFFICE, No. 53 TRUMBULL STREET.

Attorney to accept service in Maryland, . . . H. T. WILLIAMS.

General Agent in Maryland, . . . H. T. WILLIAMS.

CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash.....	1,250,000 00
Amount of net ledger assets December 31, 1899.....	\$9,656,132 82

INCOME.

	Fire.
Entire premiums collected during the year.	\$8,442,122 51
Deduct re-insurance, rebate, abatement and return premiums.....	1,757,375 93
Received for premiums other than perpetual	\$6,684,746 58
Total rents and interest.....	\$387,687 50
From all other sources.....	500 57
Total income during the year.....	7,072,934 65

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$606,366 64 accruing in previous years) ..	\$5,012,975 13
Deduct amount received for salvage and re- insurance	641,017 47
Net amount paid for losses.....	\$4,371,957 66

DISBURSEMENTS.—(Continued.)

Paid stockholders for interest or dividends (amount declared during the year, \$400,000)	400,000 00
Commissions or brokerage to agents, less received on re-insurance	1,163,657 81
Paid re-insuring companies under treaty	67,530 17
Salaries, fees and other charges—Officers, \$26,910 04; clerks, \$226,148 30; other employees, \$258,646 70	511,705 04
Taxes on premiums, \$126,679 83; on real estate, \$6,128 ...	132,807 83
Insurance Department fees and agents' licenses, \$32,721 86; municipal licenses, \$6,669 67; revenue, \$25,321 60	64,713 13
Advertising, printing, stationery, &c	553,797 15
Other disbursements	20,481 32
Total expenditures during the year	\$7,286,650 11

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$797,189 46
Mortgage loans on real estate	857,700 00
Stocks and bonds absolutely owned by the company (book value)	6,219,941 11
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company	7,800 00
Interest due and accrued on stocks, bonds and other securities	26,415 21
Cash in company's principal office and belonging to the company deposited in bank ..	859,070 12
Premiums due and in course of collection..	617,700 00
Printing plant	25,419 90
Agents' debit balances	676,541 52
Market value of real estate over book value..	4,310 54
Market value of stocks and bonds over book value	958,713 24
Re-insurance due on losses paid	9,573 83
Total admitted assets	\$11,060,374 93

LIABILITIES.

Net amount of unpaid losses.....	\$655,148 40
Unearned premiums.....	5,467,046 72
All other claims.....	140,000 00
Total liabilities.....	\$6,262,195 12
Surplus as regards policyholders.....	\$4,798,179 81
Capital stock paid up.....	\$1,250,000 00
Surplus as regards stockholders.....	3,548,179 81
Total amount at risk December 31, 1900.....	\$962,575,069 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$5,985,500 00
Premiums received.....	60,639 63
Losses paid.....	47,450 58
Losses incurred.....	43,800 56

HOME INSURANCE COMPANY
OF NEW YORK.

Commenced Business, April 13, 1853. Capital Stock, \$3,000,000.

JOHN H. WASHBURN, *President.* AREUNAH M. BURTIS,
WILLIAM H. CHENEY, } *Secretaries.*

PRINCIPAL OFFICE, No. 119 BROADWAY.

Attorney to accept service in Maryland, P. M. BIRCKHEAD.

General Agents in Maryland, BIRCKHEAD & SON.

CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash.....	\$3,000,000 00

Amount of net ledger assets December 31, 1899.....\$11,169,086 45

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$7,156,377 91	\$523,451 28
Deduct re-insurance, rebate, abatement and return premiums.....	2,503,124 12	264,709 12
Received for premiums other than perpetual...	\$4,653,253 79	\$258,742 16
Total rents and interest.....		560,252 01
Profit on sale or maturity of ledger assets during the year over book values.....		121,085 82
From all other sources.....		2,472 80
Total income during the year.....		5,595,806 58

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$679,682.64 accruing in previous years).....	\$3,598,038 25	\$325,937 42
Deduct amount received for salvage and re-insurance.....	1,059,901 42	150,970 12
Net amount paid for losses.	\$2,538,136 83	\$174,967 30
Paid stockholders for interest or dividends declared during the year.....		300,000 00
Commissions or brokerage to agents, less received on re-insurance.....		869,200 63
Rents (including \$10,000 for company's use of own buildings.....		56,679 96
Salaries, fees and other charges. Officers, \$97,500; clerks, \$153,244.56; other employes, \$168,414.67.....		419,159 23
Taxes on premiums. \$93,873.34; on real estate, \$22,936.61; Government taxes, \$38,442.37.....		155,252 32
Insurance department fees and agents' licenses, \$21,599.39; municipal licenses, \$9,208.66; tax on franchise, \$1,003...		31,811.05
Advertising, printing, stationery, &c.....		406,515 25
Losses on sales or maturity of ledger assets, \$110,856.30; other disbursements, viz: \$4,700.50.....		115,556 80
Total expenditures during the year.....		\$5,067,279 37

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,718,265 81	
Mortgage loans on real estate.....	160,400 00	
Stocks and bonds absolutely owned by the company (book value).....	8,677,624 65	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	249,375 00	
Interest due and accrued on stocks, bonds and other securities.....	47,664 54	
Cash in company's principal office and belonging to the company deposited in bank.	514,815 89	
Premiums due and in course of collection...	193,206 04	
Bills receivable.....	591 59	
Agents' debit balances.....	380,799 98	
Market value of bonds and stocks over book value.....	1,677,141 50	
Total gross assets.....		\$13,619,885 00
Deduct ledger liabilities.....		4,259 26
		\$13,615,625 74

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$145,000 00	
Liabilities in said States.....	213,619 08	
Liabilities over deposits.....	\$68,619 08	
Agents debit balances unsecured.....	\$5,481 32	
Depreciation of stocks.....	16,386 15	
Bills receivable.....	94 87	
		21,962 34
Total admitted assets.....		\$13,593,663 40

LIABILITIES.

Net amount of unpaid losses.....	\$529,318 81	
Reserve as required by law.....	4,546,125 00	
Re-insurance premiums.....	220,720 75	
		<hr/>
Total liabilities.....		\$5,296,164 56
		<hr/>
Surplus as regards policy-holders.....		\$8,297,498 84
Assets not admitted as above stated.....		68,619 08
		<hr/>
		\$8,228,879 76
Capital stock paid up.....	\$3,000,000 00	
Surplus as regards stockholders.....	5,228,879 76	

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$8,706,232 00
Premiums received.....	73,854 00
Losses paid.....	26,569 30
Losses incurred.....	36,422 16

INDEMNITY FIRE INSURANCE COMPANY
OF NEW YORK.

Commenced Business, 1898. Capital Stock, \$200,000.

J. MONTGOMERY HARE, <i>President</i> .	}	Secretaries.
	H. B. ANTHONY J. H. BURGER.	

PRINCIPAL OFFICE, 56 AND 58 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, JOHN W. HEWES.

General Agent in Maryland, M. WARNER HEWES & SON.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899.....	\$315,108 16

INCOME.

	Fire.
Entire premiums collected during the year..	\$204,551 67
Deduct re-insurance, rebate, abatement and return premiums.....	73,580 94
Received for premiums other than perpetuals.....	\$130,970 73
Total rents and interest.....	10,300 10
Profit on sale or maturity of ledger assets during the year over book values.....	894 46
Total income during the year.....	\$142,165 29

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$80,422 74
Deduct amount received for salvage and re-insurance.....	13,410 47
Net amount paid for losses.....	\$67,012 27
Commissions or brokerage to agents, less received on re-insurance.....	25,413 09
Rents.....	1,537 88
Salaries, fees and other charges—Officers, \$3,324.06; clerks, \$3,530.29; other employes, \$4,955.39.....	11,809 74
Taxes on premiums \$1,676.29; on other investments, \$973.82.....	2,650 11
Insurance department fees and agents' licenses, \$3, 731.08; municipal licenses, \$459.29; tax on franchise, \$199.....	4,389 37
Advertising, printing, stationery, &c.....	12,254 21
Total expenditures during the year.....	\$125,066 67

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	317,525 00
Interest due and accrued on stocks, bonds and other securities.....	1,625 02
Cash in company's principal office and belonging to the company deposited in bank.	14,681 78
Premiums due and in course of collection...	19,895 80
Market value of bonds and stocks over book value.....	20,512 50
Total gross assets.....	\$374,240 10
Total admitted assets.....	\$374,240 10

LIABILITIES.

Net amount of unpaid losses.....	\$15,434 74	
Total unearned premiums.....	84,557 62	
Salaries, rents, expenses, taxes, &c.....	1,896 02	
All other claims.....	2,571 41	
		<hr/>
Total liabilities.....		\$104,459 79
		<hr/>
Surplus as regards policy-holders.....		269,780 31
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	69,780 31	
Total amount at risk December 31, 1900.....	\$14,310,748 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$368,009 00
Premiums received.....	3,313 02
Losses paid.....	1,351 08
Losses incurred.....	3,012 28

INSURANCE COMPANY OF NORTH AMERICA
OF PHILADELPHIA, PA.

Commenced Business, 1792. Capital stock, \$3,000,000 00.

CHARLES PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

PRINCIPAL OFFICE, No. 232 WALNUT STREET.

Attorney to accept service in Maryland, CHAS. H. REEVES.

General Agent in Maryland, CHAS. H. REEVES.

CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash.....	3,000,000 00

Amount of net ledger assets December 31, 1899..... \$8,508,987 36

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$5,266,838 81	\$2,249,760 44	
Deduct re-insurance, rebate, abatement and return premiums.....	1,091,467 02	449,865 01	
Received for premiums other than perpetual.....	\$4,175,371 79	\$1,799,895 43	\$5,975,267 22
Deposit premiums received on perpetual risks.....			15,144 94
Total rents and interest.....			358,450 56
Profit on sale or maturity of ledger assets during the year over book values.....			185,608 58
From all other sources.....			2,608 02
Total income during the year.....			\$6,537,079 32

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including losses accruing in previous years).....	\$3,131,778 70	\$1,639,025 34	
Deduct amount received for salvage and re-insurance...	377,676 35	501,431 82	
Net amount paid for losses.....	\$2,754,102 35	\$1,137,593 52	\$3,891,695 87
Deposit premiums returned.....			22,407 07
Paid stockholders for interest or dividends declared during the year.....			360,000 00
Commissions or brokerage to agents, less received on re-insurance.....			\$1,109,958 56
Salaries and allowances to agents.....			58,559 76
Rents.....			19,891 19
Salaries, fees and other charges — Officers, \$46,499.90; clerks, \$138,120.36; other employes, \$92,962.38.....			277,582 64
Taxes on premiums, \$109,482.38; on real estate, \$10,739.34.			120,221 72
Insurance department fees and agents' licenses, \$17,403.33; municipal licenses, \$7,414.05.....			24,817 38
Advertising, printing, stationery, &c.....			251,800 23
Losses on sales or maturity of ledger assets, \$303.23; other disbursements, \$39,869.46.....			40,172 69
Total expenditures during the year...			\$6,177,107 11

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered, \$851,902.78; incumbered, \$3,793.92.....	\$855,696 70	
Mortgage loans on real estate.....	1,712,184 05	
Stocks and bonds absolutely owned by the company (book value).....	4,594,590 00	
Amount of all loans (except mortgages) se- cured by stocks, bonds and other secur- ities hypothecated to the company for cash actually loaned by the company.....	94,700 00	
Interest due and accrued on stocks, bonds and other securities.....	20,993 19	
Cash in company's principal office and be- longing to the company deposited in bank.	916,001 32	
Premiums due and in course of collection....	282,800 00	
Bills receivable.....	39,593 19	
Agents' debit balances.....	628,721 81	
Re-insurance on losses paid (marine) \$15,856.10; book accounts, \$51,528.58.....	67,384 68	
Market value of bonds and stocks over book value.....	337,627 00	
Total gross assets.....		9,550,291 94
Deduct ledger liabilities.....		39,912 18
		<hr/> \$9,510,379 76

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$258,300 00	
Liabilities in said States.....	173,789 45	
Surplus over said liabilities.....	\$84,510 55	
Company's stock owned.....	\$33,000 00	
Loans on personal security.....	683 00	
		<hr/> 33,683 00
Total admitted assets.....		<hr/> \$9,476,696 76

LIABILITIES.

Net amount of unpaid losses.....	\$558,322 00
Reserve as required by law.....	3,387,468 67
Salaries, rents, expenses taxes, &c.....	20,742 30
Amount reclaimable by insured on fire in- surance policies.....	765,309 20
Total liabilities.....	\$4,731,842 17
Surplus as regards policy-holders.....	\$4,778,537 59
Assets not admitted as above stated.....	118,193 55
	\$4,896,731 14
Capital stock paid up.....	\$3,000,000 00
Surplus as regards stockholders.....	1,896,731 14
Total amount at risk December 31, 1900.....	\$668,542,486 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$14,997,528 00
Premiums received.....	91,899 84
Losses paid.....	40,166 26
Losses incurred.....	43,458 65

INSURANCE COMPANY OF THE STATE OF PENN-
SYLVANIA, OF PHILADELPHIA.

Commenced Business Nov. 5, 1794. Capital Stock, \$200,000.

GEO. G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

PRINCIPAL OFFICE, NOS. 136 AND 138 SOUTH FOURTH STREET.

Attorney to accept service in Maryland . . . H. T. WILLIAMS.

General Agent in Maryland, . . . H. T. WILLIAMS.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00
Amount of net ledger assets December 31, 1899....	\$571,319 76

INCOME.

Fire.

Entire premiums collected during the year..	\$415,652 14
Deduct re-insurance, rebate, abatement and return premiums.....	301,594 67
Received for premiums other than perpetual	\$114,057 47
Deposit premiums received on perpetual risks.....	24,078 00
Total rents and interest.....	30,012 07
Profit on sale or maturity of ledger assets during the year over book values.....	93,630 74
From all other sources.....	16,893 42
Total income during the year.....	\$278,671 70

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$33,970 accruing in previous years).....	\$244,814 10
Deduct amount received for salvage and re- insurance	46,474 77
Net amount paid for losses.....	\$198,339 33
Deposit premiums returned.....	9,974 47
Scrip or certificates of profits redeemed in cash.....	2,446 65
Commissions on brokerage to agents, less received on re- insurance	82,776 03
Salaries and allowances to agents.....	23,992 15
Rents (including \$7,000 for company's use of own build- ings).....	7,000 00
Salaries, fees and other charges—Officers, \$8,500; clerks, \$7,838.33	16,338 33
Taxes on premiums, \$6,494.22; on real estate, \$3,661.29; on capital, \$600.....	10,755 51
Insurance Department fees and agents' licenses.....	10,140 66
Advertising, printing, stationery, &c.....	14,730 87
Other disbursements.....	7,648 26
Total expenditures during the year.....	\$384,142 26

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$309,553 66	
Mortgage loans on real estate.....	34,300 00	
Interest due and accrued on stocks, bonds and other securities.....	1,788 63	
Cash in company's principal office and be- longing to the company deposited in bank.	35,597 17	
Premiums due and in course of collection...	21,873 27	
Bills receivable.....	1,963 25	
Market value of real estate over book value.	36,465 71	
Commissions due re-insuring company	13,840 47	
All other assets.....	84,435 12	
		<hr/>
Total admitted assets.....		\$539,817 28

LIABILITIES.

Net amount of unpaid losses.....	\$19,954 18	
Total unearned premiums.....	12,519 51	
Amount reclaimable by insured on fire insur- ance policies.....	\$228,813 19	
Re-insurance and return premiums.....	26,104 90	
		<hr/>
Total liabilities.....		\$287,391 78
		<hr/>
Surplus as regards policyholders.....		\$252,425 50
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	52,425 50	
Total amount at risk December 31, 1900.....		\$9,053,233 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$952,687 00
Premiums received.....	9,092 13
Losses paid.....	5,189 52
Losses incurred.....	5,189 52

LAFAYETTE FIRE INSURANCE COMPANY OF NEW YORK.

Commenced Business February 11, 1897. Capital Stock, \$200,000.

ALLEN W. ADAMS, *President.*

EDWARD H. BETTS, *Secretary.*

PRINCIPAL OFFICE, NOS. 41 AND 43 PINE STREET, NEW YORK, N. Y.

Attorney to accept service in Maryland, . . . W. STEWART POLK.

General Agent in Maryland, . . . W. STEWART POLK.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$351,675 22

INCOME.

	Fire.
Entire premiums collected during the year..	\$311,995 85
Deduct re-insurance, rebate, abatement and return premiums.....	81,983 41
Received for premiums other than per- petual	\$230,012 44
Total rents and interest.....	9,936 70
Profit on sale or maturity of ledger assets during the year over book values.....	10,079 43
Total income during the year.....	\$250,028 57

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$26,315.69 accruing in previous years)....	\$192,028 75
Deduct amount received for salvage and re- insurance	15,249 43
Net amount paid for losses.....	\$176,779 32
Commissions or brokerage to agents, less received on re- insurance	67,920 53
Salaries, fees and other charges—Officers, \$2,345.....	2,345 00
Insurance Department fees and agents' licenses.....	6,280 14
Advertising, printing, stationery, etc.....	1,283 13
Total expenditures during the year.....	\$254,608 12

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$309,400 00
Interest due and accrued on stocks, bonds and other securities.....	1,763 55
Cash in company's principal office and be- longing to the company deposited in bank.	37,695 67
Premiums due and in course of collection..	30,743 47
Total admitted assets.....	\$379,602 69

LIABILITIES.

Net amount of unpaid losses.....	\$15,589 10
Total unearned premiums.....	135,193 27
Re-insurance on premiums.....	689 76
Total liabilities.....	\$151,472 13
Surplus as regards policyholders.....	\$228,130 56
Capital stock paid up.....	\$200,000 00
Surplus as regards stockholders.....	28,130 56
Total amount at risk December 31, 1900.....	\$22,656,796 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$406,422 00
Premiums received.....	4,194 10
Losses paid.....	5,517 39
Losses incurred.....	7,567 39

MERCANTILE FIRE AND MARINE INSURANCE CO.
OF BOSTON, MASS.

Commenced Business, May, 1823. Capital Stock, \$400,000.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

PRINCIPAL OFFICE, No. 47 KILBY STREET, BOSTON, MASS.

Attorney to accept service in Maryland, . . . M. W. HEWES.

General Agents in Maryland, . . . M. W. HEWES & SON.

CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00
Amount of net ledger assets December 31, 1899.....	\$574,717 29

INCOME.

	Fire.
Entire premiums collected during the year..	\$281,582 24
Deduct re-insurance, rebate, abatement and return premiums.....	122,796 19
Received for premiums other than per- petual.....	\$159,696 75
Total rents and interest.....	22,403 04
Total income during the year.....	\$182,099 79

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$31,548.66 accruing in previous years)....	\$114,254 56
Net amount paid for losses.....	\$114,254 56
Commissions or brokerage to agents, less re- ceived on re-insurance.....	33,824 50
Salaries, fees and other charges—Officers, \$11,850; clerks, \$10,336.02.....	22,186 02
Taxes on premiums.....	3,485 17
Insurance department fees and agents' licenses, \$1,787.65; municipal licenses, \$150; tax on franchise, \$642.23.....	2,579 88
Advertising, printing, stationery &c.....	28,048 31
Losses on sales or maturity of ledger assets and other dis- bursements.....	39,552 94
Total expenditures during the year.....	\$243,931 38

ASSETS.

Mortgage loans on real estate.....	\$184,100 00
Stocks and bonds absolutely owned by the company (book value).....	304,542 97
Cash in company's principal office and be- longing to the company deposited in bank.	24,242 73
Premiums due and in course of collection....	24,306 82
Market value of bonds and stocks over book value.....	31,440 03
Total admitted assets.....	\$568,632 55

LIABILITIES.

Net amount of unpaid losses.....	15,523 39
Total unearned premiums.....	122,466 04
Re-insurance and return premiums.....	3,275 85
Salaries, rents, expenses, taxes, &c.....	3,020 05
Total liabilities.....	\$144,285 33
Surplus as regards policy-holders.....	\$424,347 22
Capital stock paid up.....	\$400,000 00
Surplus as regards stockholders.....	24,347 22
Total amount at risk December 31, 1900.....	\$25,883,904 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$284,636 00
Premiums received.....	1,811 36
Losses incurred.....	833 33

THE MERCHANTS INSURANCE COMPANY
OF NEWARK, N. J.

Commenced Business, April 18, 1858. Capital Stock, \$400,000.

G. LEE STOUT, *President.*

WM. H. GUERIN, *Secretary.*

PRINCIPAL OFFICE, No. 776 BROAD STREET.

Attorney to accept service in Maryland, W. J. DONNELLY.

General Agent in Maryland, MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	400,000 00
Amount of net ledger assets December 31, 1899.....	\$1,261,462 48

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,264,235 48
Deduct re-insurance, rebate, abatement and return premiums.....	440,394 06
Received for premiums other than per- petual.....	\$823,841 42
Total rents and interest.....	55,215 76
Profit on sale or maturity of ledger assets during the year over book values.....	19,088 36
Total income during the year.....	\$898,145 54

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$124,935.60 accruing in previous years)...	\$814,464 31
Deduct amount received for salvage and re- insurance.....	139,756 22
Net amount paid for losses.....	\$674,708 09
Paid stockholders for interest or dividends declared dur- ing the year.....	32,000 00
Commissions or brokerage to agents, less received on re- insurance.....	152,445 54
Salaries and allowances to agents.....	74,933 94
Rents.....	4,732 50
Salaries, fees and other charges—Officers, \$21,100; clerks, \$55,032.70.....	76,032 70
Taxes on premiums, \$26,894.45; on real estate, \$3,187.26; on internal revenue, \$6,193.65.....	36,275 36
Insurance department fees and agents' licenses, \$5,681.85; municipal licenses, \$1,177.68.....	6,859 53
Advertising, printing, stationery, &c.....	40,901 98
Total expenditures during the year.....	\$1,098,889 64

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$149,550 64
Mortgage loans on real estate.....	318,500 00
Stocks and bonds absolutely owned by the company (book value).....	539,312 50
Interest due and accrued on stocks, bonds and other securities.....	8,612 62
Cash in company's principal office and be- longing to the company deposited in bank.	53,355 24
Due from other companies.....	3,498 64
Premiums due and in course of collection...	123,230 42
Market value of real estate over book value..	37,478 18
Market value of bonds and stocks over book value.....	119,387 50
Total gross assets.....	\$1,352,925 74

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$55,500 00	
Liabilities in said States.....	4,172 32	
	<hr/>	
Surplus over said liabilities.....	\$51,327 68	
	<hr/>	
Illinois National Bank, of Chicago, Ill., in suspense.....	\$1,028 74	
	<hr/>	1,028 74
		<hr/>
Total admitted assets.....		\$1,351,897 00

LIABILITIES.

Net amount of unpaid losses.....	\$95,744 08	
Reserve as required by law.....	651,115 12	
Salaries, rents, expenses, taxes, &c.....	16,618 90	
Commission, brokerage, &c.....	5,283 55	
	<hr/>	
Total liabilities.....		\$768,761 65
		<hr/>
Surplus as regards policy-holders.....		\$583,135 35
Assets not admitted.....		52,356 42
		<hr/>
		\$635,491.77
Capital stock paid up.....	\$400,000 00	
Surplus as regards stockholders.....	235,491 77	
Total amount at risk December 31, 1900.....		\$133,751,635 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,428,103 00
Premiums received.....	11,158 99
Losses paid.....	4,950 41
Losses incurred.....	4,451 38

MILWAUKEE MECHANICS INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

Commenced Business, April 1, 1852. Capital Stock, \$200,000.

WM. L. JONES, *President*.

G. W. GROSSENBACH, *Secretary*.

PRINCIPAL OFFICE, NO. 442 AND 444 EAST WATER STREET.

Attorney to accept service in Maryland, GEO. J. TURNER.

General Agents in Maryland, TURNER & THOMAS.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$2,336,528 45

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,201,439 49
Deduct re-insurance, rebate, abatement and return premiums.....	301,176 60

Received for premiums other than per- petual.....	\$900,262 89
Total rents and interest.....	124,043 40
From all other sources—Conscience fund, \$160; re-insur- ance company's reserve, \$3,627.10.....	3,787 10
Total income during the year.....	\$1,028,093 39

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$75,878.94 accruing in previous years)....	\$651,229 01
Deduct amount received for salvage and re- insurance.....	120,296 47
Net amount paid for losses.....	\$530,932 54
Paid stockholders for interest or dividends declared dur- ing the year.....	80,000 00
Commissions or brokerage to agents, less received on re- insurance.....	219,223 54
Uncollectable agents' balances.....	1,013 84
Rents (including \$2,500 for company's use of own build- ings).....	5,168 29
Salaries, fees and other charges—Officers, \$19,205; clerks, \$18,797.94; other employees, \$27,815.52.....	65,818 46
Taxes on premiums, \$38,391.99; on real estate, \$864.62; on other investments \$1,391.98.....	40,648 59
Insurance department fees and agents' licenses, \$6,553.82..	6,553 82
Advertising, printing, stationery, &c.....	61,431 22
Losses on sales or maturity of ledger assets.....	4,092 00
Total expenditures during the year.....	\$1,014,882 30

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$67,500 00
Mortgage loans on real estate.....	1,119,687 44
Stocks and bonds absolutely owned by the company (book value).....	1,061,630 25
Interest due and accrued on stocks, bonds and other securities.....	25,805 39
Cash in company's principal office and be- longing to the company deposited in bank.	100,921 85
Premiums due and in course of collection...	120,307 48
Total gross assets.....	\$2,495,852 41

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$10,900	
Total admitted assets.....		\$2,495,852 41

LIABILITIES.

Net amount of unpaid losses.....	\$66,325 50	
Reserve as required by law.....	821,032 72	
Reserve retained for re-insurance.....	53,141 91	
Total liabilities.....		\$940,500 13
Surplus as regards policy-holders.....		\$1,555,352 28
Assets not admitted as above stated.....		10,900 00
		\$1,566,252 28
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	1,366,252 28	
Total amount at risk December 31, 1900.....		\$135,892,740 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$344,584 00
Premiums received.....	3,970 71
Losses paid.....	1,500 00
Losses incurred.....	2,479 21

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business, December 1, 1871. Capital Stock, \$1,000,000.

JAMES NICHOLS, *President.*

B. R. STILLMAN, *Secretary.*

PRINCIPAL OFFICE, 95 PEARL STREET.

Attorney to accept service in Maryland, . . . D. W. HOPPER.

General Agents in Maryland, . . S. W. T. HOPPER & SONS.

CAPITAL.

Capital stock authorized..... \$1,000,000 00

Capital stock paid up in cash..... 1,000,000 00

Amount of net ledger assets December 31, 1899..... \$4,120,122 28

INCOME.

Fire.

Entire premiums collected during the year.. \$3,854,863 16

Deduct re-insurance, rebate, abatement and
return premiums..... 905,304 68

Received for premiums other than per-
petual.....

\$2,949,558 48

Total rents and interest..... 194,109 93

Profit on sale or maturity of ledger assets during the year
over book values..... 1,844 25

Total income during the year..... \$3,145,512 66

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,796,024 13
Deduct amount received for salvage and re- insurance.....	271,139 20
Net amount paid for losses.....	\$1,524,884 93
Paid stockholders for interest or dividends (amount de- clared during the year, \$120,000).....	120,000 00
Commissions or brokerage to agents, less received on re- insurance.....	467,903 20
Salaries, fees and other charges.....	183,241 96
Taxes.....	94,541 63
Advertising, printing, stationery, &c.....	343,613 80
Other disbursements.....	11,634 37
Total expenditures during the year.....	\$2,745,819 89

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$367,920 98
Mortgage loans on real estate.....	708,815 00
Stocks and bonds absolutely owned by the company (book value).....	2,941,967 63
Cash in company's principal office and be- longing to the company deposited in bank.	287,140 08
Premiums due and in course of collection....	204,096 96
Agents' debit balances.....	213,971 36
Market value of bonds and stocks over book value.....	234,013 37
Total gross assets.....	\$4,957,925 38

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$150,250 00
Liabilities in said States.....	61,111 73
Surplus over said liabilities.....	\$89,138 27
Real estate depreciation over book value....	\$36,136 04
Total admitted assets.....	\$4,921,789 34

LIABILITIES.

Net amount of unpaid losses.....	\$247,489 87	
Total unearned premiums.....	2,045,419 76	
Commission, brokerage, &c.....	70,000 00	
All other claims.....	25,000 00	
		<hr/>
Total liabilities.....		\$2,387,909 63
		<hr/>
Surplus as regards policy-holders.....	•	\$2,533,879 71
Assets not admitted as above stated.....		125,274 31
		<hr/>
		\$2,659,154 02
Capital stock paid up.....	\$1,000,000 00	
Surplus as regards stockholders.....	1,659,154 02	
Total amount at risk December 31, 1900.....		\$401,467,507 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,845,229 00
Premiums received.....	17,068 37
Losses paid.....	7,681 81
Losses incurred.....	11,596 93

NATIONAL STANDARD INSURANCE COMPANY OF NEW YORK.

Commenced Business, February 20, 1896. Capital Stock, \$200,000.

JOEL FRANCIS FREEMAN, *President.*

EMIL G. PIEPER, *Secretary.*

PRINCIPAL OFFICE, No. 45 WILLIAM STREET.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agents in Maryland, . . . MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$497,411 75

INCOME.

	Fire.
Entire premiums collected during the year...	\$389,353 85
Deduct re-insurance, rebate, abatement and return premiums.....	150,474 26

Received for premiums other than per- petual.....	\$238,879 59
Total rents and interest.....	13,292 18
Profit on sale or maturity of ledger assets during the year over book values.....	25,750 00
Total income during the year.....	\$277,921 77

DISBURSEMENTS.

	Fire.	Marine. and Inland.	
Gross amount paid for losses (including \$37,383 accruing in previous years).....	\$247,547 88	\$1,748 70	
Deduct amount received for salvage and re-insurance.....	66,644 61	1,484 36	
Net amount paid for losses.	\$180,903 27	\$264 34	\$181,167 61
Paid stockholders for interest or dividends declared during the year.....			24,000 00
Commissions or brokerage to agents, less received on re-insurance.....			72,935 65
Salaries, fees and other charges.....			2,765 00
Taxes on premiums, \$5,978.53; insurance department fees and agents' licenses, \$1,431.53; municipal licenses, \$300; tax on franchise, \$110.....			7,820 06
Advertising, printing, stationery, &c.....			2,334 39
Total expenditures during the year.....			\$291,022 71

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$421,150 00	
Interest due and accrued on stocks, bonds and other securities.....	2,436 61	
Cash in company's principal office and belonging to the company deposited in bank.	63,160 81	
Premiums due and in course of collection...	46,162 38	
Market value of bonds and stocks over book value.....	2,500 00	
All other admitted assets detailed in statement on file in this office.....	1,552 00	
Total admitted assets.....		\$536,961 80

LIABILITIES.

Net amount of unpaid losses.....	\$19,487 00	
Reserve as required by law.....	144,432 22	
Re-insurance and return premiums.....	17,348 73	
		<hr/>
Total liabilities.....		\$181,267 95
		<hr/>
Surplus as regards policy-holders.....		\$355,693 85
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	155,693 85	
Total amount at risk December 31, 1900.....		\$25,466,843

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$665,870 00
Premiums received.....	5,117 35
Losses paid.....	3,028 09
Losses incurred.....	3,153 09

NEW HAMPSHIRE FIRE INSURANCE COMPANY
OF MANCHESTER, N. H.

Commenced Business April, 1870. Capital Stock, \$1,000,000.

U. C. CROSBY, *President.*

F. W. SARGEANT, *Secretary.*

PRINCIPAL OFFICE, No. 876 ELM STREET.

Attorney to accept service in Maryland, . . . M. WARNER HEWES.

General Agents in Maryland, . . . M. WARNER HEWES & SON.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	\$1,000,000 00

Amount of net ledger assets December 31, 1899..... \$2,714,222 57

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,769,017 81
Deduct re-insurance, rebate, abatement and return premiums.....	464,892 03
Received for premiums other than perpetual	\$1,304,125 78
Total rents and interest.....	152,831 83
Profit on sale or maturity of ledger assets during the year over book values.....	10,550 12
From all other sources.....	2,473 14
Total income during the year.....	\$1,469,980 87

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,019,888 67
Deduct amount received for salvage and re- insurance	190,994 61
Net amount paid for losses.....	\$828,894 06
Paid stockholders for interest or dividends (amount de- clared during the year, \$100,000).....	100,000 00
Commissions or brokerage to agents less received on re- insurance	305,609 63
Rents	4,482 70
Salaries, fees and other charges—Officers, \$24,083.32; clerks, \$14,322.88; other employees, \$26,737.58.....	65,143 78
Taxes on premiums, \$40,584.84; on real estate, \$4,191.85...	44,776 69
Insurance department fees and agents' licenses, \$4,776.73; municipal licenses, \$1,145.23; tax on franchise, \$10,000.	15,921 96
Advertising, printing, stationery, &c.....	102,876 19
Losses on sales or maturity of ledger assets and other dis- bursements	3,589 46
Total expenditures during the year.....	\$1,471,294 47

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$156,417 83
Mortgage loans on real estate.....	585,374 00
Stocks and bonds absolutely owned by the company (book value).....	1,669,382 75
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	52,755 00
Interest due and accrued on stocks, bonds and other securities.....	7,888 45
Cash in company's principal office and belonging to the company deposited in bank.	248,979 39
Premiums due and in course of collection..	143,681 60
Market value of stocks and bonds over book value	502,547 25
Total admitted assets.....	<u>\$3,367,026 27</u>

LIABILITIES.

Net amount of unpaid losses.....	\$180,786 04
Total unearned premiums.....	1,177,182 78
All other claims.....	5,802 42
Total liabilities.....	<u>\$1,363,771 24</u>
Surplus as regards policyholders.....	\$2,003,255 03
Capital stock paid up.....	\$1,000,000 00
Surplus as regards stockholders.....	1,003,255 03
Total amount at risk December 31, 1900.....	\$197,697,818 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$2,392,751 00
Premiums received.....	19,363 63
Losses paid.....	7,470 28
Losses incurred.....	12,953 80

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK.

Commenced Business August, 1850. Capital Stock, \$500,000.

HAROLD HERRICK, *President.*

GEO. W. DEWEY, *Secretary.*

PRINCIPAL OFFICE, No. 46 AND 48 CEDAR STREET.

Attorney to accept service in Maryland, . . . WM. C. JENNESS.

General Agent in Maryland, . . . JENNESS & TAYLOR.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899..... \$2,290,572 20

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,287,845 25
Deduct re-insurance, rebate, abatement and return premiums.....	634,023 60

Received for premiums other than perpetual	\$1,653,821 65
Total rents and interest.....	105,475 24

Total income during the year..... \$1,759,296 89

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,326,920 15
Deduct amount received for salvage and re- insurance	301,836 00

Net amount paid for losses..... \$1,025,084 15

DISBURSEMENTS.—(Continued.)

Paid stockholders for interest or dividends declared during the year.....	50,000 00
Commissions or brokerage to agents, less received on re-insurance	314,451 55
Rents	18,037 69
Salaries, fees and other charges—Officers, \$28,500; clerks, \$49,806.37; other employees, \$78,275.23.....	156,581 60
Taxes on premiums.....	30,515 22
Insurance Department fees and agents' licenses, \$15,366.21; municipal licenses, \$1,786.68.....	17,152 89
Advertising, printing, stationery, &c.....	128,251 07
Losses on sale or maturity of ledger assets, \$64,838.57; other disbursements, \$36,078.60.....	100,917 17
Total expenditures during the year.....	\$1,840,991 34

ASSETS.

Mortgage loans on real estate.....	\$311,375 00
Stocks and bonds absolutely owned by the company (book value).....	1,830,000 00
Interest due and accrued on stocks, bonds and other securities.....	10,172 88
Cash in company's principal office and belonging to the company deposited in bank.	67,502 75
Premiums due and in course of collection...	227,390 09
Market value of stocks and bonds over book value	440,450 00
Total gross assets.....	\$2,886,890 72

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$118,750 00
Liabilities in said States.....	250,700 00
Liabilities over deposits.....	\$131,950 00
Depreciation of bonds and stocks.....	\$30,250 00
Total admitted assets.....	\$2,856,640 72

LIABILITIES.

Net amount of unpaid losses.....	\$172,828 69	
Reserve as required by law.....	1,354,147 26	
Re-insurance premiums.....	17,829 56	
		<hr/>
Total liabilities.....		\$1,544,805 51
		<hr/>
Surplus as regards policyholders.....		\$1,311,835 21
Assets not admitted as above stated.....		101,700 00
		<hr/>
		\$1,210,135 21
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	710,135 21	
Total amount at risk December 31, 1900.....	\$279,237,285 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,154,665 00
Premiums received.....	11,884 60
Losses paid.....	11,963 95
Losses incurred.....	16,340 21

NORTHWESTERN NATIONAL INSURANCE CO. OF WISCONSIN.

Commenced Business, July 1, 1869.

Capital stock, \$600,000.

ALFRED JAMES, *President.*

W. D. REED, *Secretary.*

PRINCIPAL OFFICE, No. 87 MICHIGAN STREET.

Attorney to accept service in Maryland, . . . FRANK C. HORIGAN.

General Agent in Maryland, . . . FRANK C. HORIGAN.

CAPITAL.

Capital stock authorized.....	\$1,000,000	00
Capital stock paid up in cash.....	600,000	00
Amount of net ledger assets December 31, 1899.....	\$2,609,016	18

INCOME.

	Fire.	Marine. and Inland.	
Entire premiums collected during the year.....	\$1,254,831 46	\$18,023 98	
Deduct re-insurance, rebate, abatement and return premiums.....	234,339 19	155 32	
	<hr/>	<hr/>	
Received for premiums other than perpetual...	\$1,020,492 27	\$17,868 66	\$1,038,360 93
Total rents and interest.....			112,517 29
Profit on sale or maturity of ledger assets during the year over book values.....			11,693 75
			<hr/>
Total income during the year.....			\$1,162,571 97

DISBURSEMENTS.

	Fire.	Marine. and Inland.	
Gross amount paid for losses (including \$44,114.71 accruing in previous years).....	\$498,439 70	\$2,543 26	
Deduct amount received for salvage and re-insurance.....	44,390 07	.....
Net amount paid for losses	\$454,049 63	\$2,543 26	\$456,592 89
Paid stockholders for interest or dividends declared during the year.....			72,000 00
Commissions or brokerage to agents, less received on re-insurance.....			232,424 65
Salaries and allowances to agents.....			40,353 02
Rents.....			10,648 96
Salaries, fees and other charges—Officers, \$27,125; clerks, \$21,707.57; other employes, \$26,509.33.....			75,341 90
Taxes on premiums.....			37,752 75
Insurance department fees and agents' licenses, \$8,408.19; municipal licenses, \$1,426.07.....			9,834 26
Advertising, printing, stationery, &c.....			46,573 11
Losses on sales or maturity of ledger assets.....			199 57
Total expenditures during the year.....			\$981,721 11

ASSETS.

Mortgage loans on real estate.....	\$1,014,156 67	
Stocks and bonds absolutely owned by the company (book value).....	1,568,198 37	
Interest due and accrued on stocks, bonds and other securities.....	13,074 91	
Cash in company's principal office and belonging to the company deposited in bank.	130,987 75	
Premiums due and in course of collection....	73,246 69	
Agents' debit balances.....	79,408 22	
Market value of bonds and stocks over book value.....	25,181 63	
Total gross assets.....		\$2,904,254 24
Deduct ledger liabilities.....		2,883 30
Total admitted assets.....		\$2,901,370 94

LIABILITIES.

Net amount of unpaid losses.....	50,627 62	
Reserve as required by law.....	1,240,177 16	
Due other insurance companies.....	7,785 42	
Due special agents and attorneys.....	2,150 00	
		<hr/>
Total liabilities.....		\$1,300,740 20
		<hr/>
Surplus as regards policy-holders.....		\$1,600,630 74
Capital stock paid up.....	\$600,000 00	
Surplus as regards stockholders.....	1,000,630 74	
Total amount at risk December 31, 1900.....	\$249,307,484 00	

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$2,050,331 00
Premiums received.....	10,120 99
Losses paid.....	4,363 26
Losses incurred.....	5,304 25

ORIENT INSURANCE COMPANY OF CONNECTICUT.

Commenced Business January, 1872. Capital Stock, \$500,000.

ARCHIBALD G. McILWANE, JR., *President.*

JAMES WYPER, *Secretary.*

PRINCIPAL OFFICE, NO. 5 HAYNES STREET, HARTFORD, CONN.

Attorney to accept service in Maryland

W. W. BALDWIN.

General Agents in Maryland,

BALDWIN & FRICK.

CAPITAL.

Capital stock authorized.....	\$2,000,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899..... \$2,236,471 20

INCOME.

	Fire.	Marine. and Inland.
Entire premiums collected during the year.....	\$1,782,006 71	\$9,598 76
Deduct re-insurance, rebate, abatement and return premiums	647,473 92	9,419 56
Received for premiums other than perpetual....	\$1,134,532 79	179 20
Total rents and interest.....		75,848 16
Profit on sale or maturity of ledger assets during the year over book values.....		67,457 23
From all other sources.....		3,351 53
Total income during the year.....		\$1,281,368 91

DISBURSEMENTS.

	Fire.	Marine. and Inland.
Gross amount paid for losses (including \$152,196.93 accruing in previous years).....	\$1,038,438 05	\$21,102 17
Deduct amount received for salvage and re-insurance.....	120,281 94	513 62
Net amount paid for losses.	\$918,156 11	\$20,588 55
Paid stockholders for interest or dividends.....		25,000 00
Commissions or brokerage to agents, less received on re-insurance		246,574 94
Rents		7,951 28
Salaries, fees and other charges—Officers, \$26,135.14; clerks, \$25,946.55; other employes, \$34,970.09.....		87,051 78
Taxes		26,476 57
Insurance Department fees and agents' licenses, \$11,841.71; municipal licenses, \$4,578.72.....		16,420 43
Advertising, printing, stationery, &c.....		107,332 06
Losses on sales or maturity of ledger assets—interest on collateral.....		982 34
Total expenditures during the year.....		\$1,456,634 06

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$118,373 19	
Mortgage loans on real estate.....	173,675 00	
Stocks and bonds absolutely owned by the company (book value).....	1,718,198 00	
Interest and rents due.....	31,344 73	
Cash in company's principal office and be- longing to the company deposited in bank.	55,513 35	
Premiums due and in course of collection...	169,655 89	
Special deposit New Mexico.....	5,000 00	
Market value of bonds and stocks over book value	89,327 92	
Re-insurance due from other companies....	3,367 75	
Assets		\$2,364,455 83
Deduct ledger liabilities.....		9,453 49
		<u>\$2,355,002 34</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$100,749 00	
Liabilities in said States.....	61,929 94	
Surplus over said liabilities.....	\$38,819 06	
Depreciation in real estate.....	\$19,312 86	
		<u>19,312 86</u>
Total admitted assets.....		\$2,335,689 48

LIABILITIES.

Net amount of unpaid losses.....	\$222,198 24	
Reserve as required by law.....	928,604 80	
Re-insurance and return premiums.....	18,345 08	
Salaries, rents, expenses, taxes, &c.....	2,500 00	
Total liabilities.....		<u>\$1,171,648 12</u>
Surplus as regards policyholders.....		\$1,164,041 36
Assets not admitted as above stated.....		58,131 92
		<u>\$1,222,173 28</u>

Capital stock paid up.....	\$500,000 00
Surplus as regards stockholders.....	722,173 28
Total amount at risk December 31, 1900.....	\$168,265,407 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,458,282 00
Premiums received.....	29,706 83
Losses paid.....	16,944 90
Losses incurred.....	13,561 70

PACIFIC FIRE INSURANCE COMPANY
OF NEW YORK.

Commenced Business April 29, 1851. Capital Stock, \$200,000.

FRANK T. STINSON, *President.*

GEORGE JEREMIAH, *Secretary.*

PRINCIPAL OFFICE, No. 32 PINE STREET.

Attorney to accept service in Maryland, JESSE B. RIGGS.

General Agents in Maryland, RIGGS, ROSSMAN Co.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899.... \$644,194 37

INCOME.

	Fire.
Entire premiums collected during the year..	\$625,173 25
Deduct re-insurance, rebate, abatement and return premiums.....	224,542 37
Received for premiums other than perpetual	\$400,630 88
Total rents and interest.....	24,764 36
Profit on sale or maturity of ledger assets during the year over book values.....	43,557 41
From all other sources.....	114 10
Total income during the year.....	\$469,066 75

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$74,550.12 accruing in previous years).....	\$378,786 29
Deduct amount received for salvage and re- insurance	76,006 90
Net amount paid for losses.....	\$302,779 39
Paid stockholders for interest or dividends declared dur- ing the year.....	20,000 00
Commissions or brokerage to agents, less received on re- insurance	94,688 55
Salaries and allowances to agents.....	1,171 48
Rents for company's use of own buildings, less \$1,200 from sub-leases.....	2,590 00
Salaries, fees and other charges—Officers, \$14,893 32; clerks, \$15,244.38; other employees, \$11,999.13.....	42,136 83
Taxes on premiums, \$8,888.29; on real estate, \$197.46.....	9,085 75
Insurance Department fees and agents' licenses, \$3,366.70; municipal licenses, \$1,125.32.....	4,492 02
Advertising, printing, stationery, &c.....	29,558 28
Other disbursements.....	3,234 81
Total expenditures during the year.....	\$509,737 11

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$9,015 50	
Mortgage loans on real estate.....	189,600 00	
Stocks and bonds absolutely owned by the company (book value).....	400,300 00	
Interest due and accrued on stocks, bonds and other securities.....	3,735 32	
Cash in company's principal office and be- longing to the company deposited in bank.	63,608 51	
Premiums due and in course of collection..	59,989 50	
Market value of stocks and bonds over book value	35,594 50	
Total gross assets.....		\$761,843 33
Deduct ledger liabilities.....		59,000 00
		\$702,843 33

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value)	\$13,800 00	
Liabilities in said States.....	4,660 65	
Surplus over said liabilities.....	\$9,139 35	
Total admitted assets.....		\$702,843 33

LIABILITIES.

Net amount of unpaid losses.....	\$41,343 60	
Reserve as required by law.....	319,947 18	
Borrowed money, interest due or accrued re- maining unpaid.....	375 38	
Re-insurance and return premiums.....	12,117 05	
Salaries, rents, expenses, taxes, &c.....	7,916 66	
Total liabilities.....		\$381,699 87
Surplus as regards policyholders.....		\$321,143 46
Assets not admitted as above stated.....		9,139 35
		\$330,282 81
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	130,282 81	
Total amount at risk December 31, 1900.....		\$66,848,454 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$420,825 00
Premiums received.....	4,366 10
Losses paid.....	6,028 02
Losses incurred.....	8,214 67

THE PENNSYLVANIA FIRE INSURANCE COMPANY
OF PHILADELPHIA, PA.

Commenced Business, April, 1825. Capital Stock, \$400,000.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

PRINCIPAL OFFICE, No. 510 WALNUT STREET.

Attorney to accept service in Maryland, . . . E. A. RICHARDSON.

General Agent in Maryland, . . . E. J. RICHARDSON & SONS.

CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00

Amount of net ledger assets December 31, 1899..... \$4,813,927 09

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,515,604 84
Deduct re-insurance, rebate, abatement and return premiums.....	596,610 30
Received for premiums other than per- petual.....	\$1,918,994 54
Deposit premiums received on perpetual risks.....	36,332 28
Total rents and interest.....	213,230 27
Profit on sale or maturity of ledger assets during the year over book values.....	18,650 00
From all other sources.....	1,061 28
Total income during the year.....	\$2,188,268 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,375,518 85
Deduct amount received for salvage and re- insurance.....	124,508 69
Net amount paid for losses.....	\$1,251,010 16
Deposit premiums returned.....	21,762 54
Paid stockholders for interest or dividends declared during the year.....	100,000 00
Commissions or brokerage to agents, less received on re- insurance.....	445,125 67
Salaries, fees and other charges—Officers, \$33,500; clerks, \$15,260; other employes, \$44,838.....	93,598 00
Taxes on premiums, \$30,120.32; on real estate, \$3,430.79...	33,551 11
Insurance department fees and agents' licenses, \$10,951.01; municipal licenses, \$6,251.42; revenue, \$11,156.81.....	28,359 24
Advertising, printing, stationery, &c.....	101,844 94
Losses on sales or maturity of ledger assets.....	15,604 80
Total expenditures during the year.....	\$2,090,856 46

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$228,534 34
Mortgage loans on real estate.....	735,100 00
Stocks and bonds absolutely owned by the company (book value).....	3,557,120 14
Amount of all loans (except mortgages) se- cured by stocks, bonds and other secur- ities hypothecated to the company for cash actually loaned by the company.....	243,200 00
Interest and rents due.....	14,402 56
Cash in company's principal office and be- longing to the company deposited in bank.	145,684 52
Premiums due and in course of collection....	285,093 78
Bills receivable.....	1,700 00
Market value of real estate over book value..	1,132 33
Market value of bonds and stocks over book value.....	122,954 86
Gross assets.....	\$5,334,922 53

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$92,600 00	
Liabilities in said States.....	75,146 00	
Surplus over said liabilities.....	\$17,454 00	
Total admitted assets.....		\$5,334,922 53

LIABILITIES.

Net amount of unpaid losses.....	\$200,919 02	
Reserve as required by law.....	1,719,001 59	
Amount reclaimable by the insured on per- petual fire insurance policies.....	851,117 95	
Total liabilities.....		\$2,771,038 56
Surplus as regards policy-holders.....		\$2,563,883 97
Assets not admitted as above stated.....		17,454 00
		\$2,581,337 97
Capital stock paid up.....	\$400,000 00	
Surplus as regards stockholders.....	\$2,181,337 97	
Total amount at risk December 31, 1900.....		\$380,775.797 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,733,403 00
Premiums received.....	51,857 14
Losses paid.....	24,221 21
Losses incurred.....	25,408 50

PHENIX INSURANCE COMPANY
OF BROOKLYN, N. Y.

Commenced Business, September 10, 1853. Capital Stock, \$1,000,000.

GEO. P. SHELDON, *President.*

WM. A. WRIGHT, *Secretary.*

PRINCIPAL OFFICE, No. 16 COURT STREET.

Attorney to accept service in Maryland, . . . W. T. SHACKELFORD.

General Agents in Maryland, . . . ALLMAND & GALLAGHER.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$5,401,629 82

INCOME.

	Fire.
Entire premiums collected during the year..	\$4,099,189 96
Deduct re-insurance, rebate, abatement and return premiums.....	742,210 05
Received for premiums other than per- petual.....	\$3,356,979 91
Total rents and interest.....	173,039 83
Total income during the year.....	\$3,530,019 74

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$165,726.91 accruing in previous years)....	\$2,156,152 99
Deduct amount received for salvage and re- insurance.....	220,266 57
Net amount paid for losses.....	\$1,935,886 42

DISBURSEMENTS.—(Continued.)

Paid stockholders for interest or dividends declared during the year.....	100,000 00
Commissions or brokerage to agents, less received on re-insurance.....	628,691 20
Rents (including \$5,200 for company's use of own buildings).....	38,486 80
Salaries, fees and other charges—Officers, \$47,500; clerks, \$180,091; other employes, \$91,944.39.....	319,535 39
Taxes on premiums, \$56,735.06; on real estate, \$5,308.19...	62,043 25
Insurance department fees and agents' licenses, \$19,634.86 municipal licenses, \$9,446.34; tax on franchise, \$390; internal revenue, \$21,263.79.....	50,734 99
Advertising, printing, stationery, &c.....	218,948 02
Losses on sales or maturity of ledger assets, \$65,323.91; other disbursements, viz: Traveling expenses, \$63,213.01; exchange, postage, &c., \$34,623.34.....	163,160 26
Total expenditures during the year.....	\$3,517,486 33

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$401,404 39
Mortgage loans on real estate.....	75,600 00
Stocks and bonds absolutely owned by the company (book value).....	3,831,448 35
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	66,900 00
Interest and rents due and accrued.....	10,840 69
Cash in company's principal office and belonging to the company deposited in bank.	623,962 39
Premiums due and in course of collection....	29,167 24
Agents' debit balances.....	416,190 88
Market value of real estate over book value..	141,595 61
Market value of stocks and bonds over book value.....	226,876 65
Total gross assets.....	\$5,823,986 20
Deduct ledger liabilities.....	1,342 78

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$280,000 00	
Liabilities in said States.....	162,577 86	
Surplus over said liabilities.....	\$117,422 14	
Total admitted assets.....		\$5,822,643 42

LIABILITIES.

Net amount of unpaid losses.....	\$238,615 50	
Reserve as required by law.....	3,039,403 97	
Return premiums.....	476 98	
Re-insurance premiums.....	8,137 41	
Salaries, rents, expenses, taxes, &c.....	2,229 92	
Total liabilities.....		\$3,288,863 78
Surplus as regards policy-holders.....		\$2,533,779 64
Assets not admitted as above stated.....		117,422 14
		\$2,651,201 78
Capital stock paid up.....	\$1,000,000 00	
Surplus as regards stockholders.....	1,651,201 78	
Total amount at risk December 31, 1900.....		\$539,933,290 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,698,523 00
Premiums received.....	39,315 52
Losses paid.....	18,944 48
Losses incurred.....	23,841 98

PHOENIX INSURANCE COMPANY
OF HARTFORD, CONN.

Commenced Business, June, 1854. Capital Stock, \$2,000,000.

D. W. C. SKILTON, *President*. EDWARD MILLIGAN, *Secretary*.

PRINCIPAL OFFICE, 64 PEARL STREET, HARTFORD, CONN.

Attorney to accept service in Maryland, . . . E. A. RICHARDSON.

General Agents in Maryland . . . E. J. RICHARDSON & SON.

CAPITAL.

Capital stock authorized.....	\$5,000,000 00
Capital stock paid up in cash.....	2,000,000 00
Amount of net ledger assets December 31, 1899.....	\$4,235,327 19

INCOME.

	Fire.
Entire premiums collected during the year..	\$3,228,428 77
Deduct re-insurance, rebate, abatement and return premiums.....	459,281 80
Received for premiums other than perpetual	\$2,769,146 97
Total rents and interest.....	230,953 08
Profit on sale or maturity of ledger assets during the year over book values.....	4,889 93
Total income during the year.....	\$3,004,989 98

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$239,225.02 accruing in previous years)....	\$1,846,781 45
Deduct amount received for salvage and re- insurance	117,321 84
Net amount paid for losses.....	\$1,729,459 61

DISBURSEMENTS.—(Continued.)

Paid stockholders for interest or dividends (amount declared during the year).....	280,000 00
Commissions or brokerage to agents, less received on re-insurance	516,420 00
Rents	16,245 17
Salaries, fees and other charges—Officers, \$29,500; clerks, \$82,740.60; other employees, \$74,451.74.....	186,692 34
Taxes on premiums, \$62,211.26; on real estate, \$4,868.....	} 93,183 12
Insurance Department fees and agents' licenses, \$17,303.49; municipal licenses, \$8,800.37.....	
Advertising, printing, stationery, &c.....	274,644 27
Losses on sales or maturity of ledger assets.....	25,477 85
Total expenditures during the year.....	\$3,122,122 36

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$468,670 86
Mortgage loans on real estate.....	84,169 61
Stocks and bonds absolutely owned by the company (book value).....	3,023,589 06
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	9,000 00
Interest and rents due and accrued.....	36,985 87
Cash in company's principal office and belonging to the company deposited in bank.	272,245 96
Premiums due and in course of collection..	226,680 00
Agents' debit balances.....	261,072 20
Market value of real estate over book value..	39,574 96
Market value of stocks and bonds over book value	1,179,448 44
Total gross assets.....	\$5,601,436 96
Deduct ledger liabilities.....	552 88
	<u>\$5,600,884 08</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$275,000 00	
Liabilities in said States.....	144,009 46	
Surplus over said liabilities.....	\$130,990 54	
Agents' debit balances unsecured.....		\$17,389 83
Total admitted assets.....		\$5,583,494 25

LIABILITIES.

Net amount of unpaid losses.....	\$253,062 15	
Reserve as required by law.....	2,087,882 17	
Total liabilities.....		\$2,340,944 32
Surplus as regards policyholders.....		\$3,242,549 93
Assets not admitted as above stated.....		148,380 37
		\$3,390,930 30
Capital stock paid up.....	\$2,000,000 00	
Surplus as regards stockholders.....	1,390,930 30	
Total amount at risk December 31, 1900.....		394,984,037 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$2,392,384 00
Premiums received.....	25,361 83
Losses paid.....	8,543 97
Losses incurred.....	10,611 48

POTOMAC INSURANCE COMPANY OF DISTRICT OF COLUMBIA.

Commenced Business March 2, 1831. Capital Stock, \$200,000.

JOHN TAYLOR ARMS, *President.*

E. N. WATERS, *Secretary.*

PRINCIPAL OFFICE, W. L. AND TRUST BUILDING, WASHINGTON, D. C.

Attorney to accept service in Maryland, . . . HARRY T. POOR.

General Agents in Maryland, . . . POORE & COALE.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899.... \$421,262 01

INCOME.

	Fire.
Entire premiums collected during the year..	\$162,121 01
Deduct re-insurance, rebate, abatement and return premiums.....	36,506 44

Received for premiums other than perpetual.....	\$125,614 57
Total rents and interest.....	25,455 42
Profit on sale or maturity of ledger assets during the year over book values.....	3,182 49

Total income during the year..... \$154,252 48

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$44,250	97
Deduct amount received for salvage and re- insurance	4,198	40
Net amount paid for losses.....		\$40,052 57
Paid stockholders for interest or dividends declared dur- ing the year.....		24,000 00
Commissions or brokerage to agents, less received on re- insurance		35,527 64
Rents		1,260 00
Salaries, fees and other charges.....		9,576 11
Insurance department fees and agents' licenses.....	}	1,410 22
Taxes on premiums.....		
Losses on sales or maturity of ledger assets and other disbursements.....	}	12,317 68
Advertising, printing, stationery, &c.....		
Total expenditures during the year.....		\$124,144 22

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$21,670	41
Mortgage loans on real estate.....	338,011	52
Stocks and bonds absolutely owned by the company (book value).....	67,857	31
Interest due and accrued on stocks, bonds and other securities.....	5,119	17
Cash in company's principal office and be- longing to the company deposited in bank.	23,831	03
Premiums due and in course of collection...	24,303	57
Market value of stocks and bonds over book value	26,527	26
Total admitted assets.....		\$507,320 27

LIABILITIES.

Net amount of unpaid losses.....	\$11,063 62	
Reserve as required by law.....	100,833 53	
Re-insurance and return premiums.....	6,981 55	
All other claims.....	537 78	
		<hr/>
Total liabilities.....		\$119,416 48
		<hr/>
Surplus as regards policy holders.....		\$387,903 79
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	187,903 79	
Total amount at risk December 31, 1900.....	\$22,550,682 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$859,018 00
Premiums received.....	7,282 78
Losses paid.....	3,179 87
Losses incurred.....	3,929 87

PROVIDENCE-WASHINGTON INSURANCE CO.
OF PROVIDENCE, R. I.

Commenced Business, 1799. Capital Stock, \$500,000.

J. H. DE WOLF, *President.*

E. L. WATSON, *Secretary.*

PRINCIPAL OFFICE, No. 20 MARKET SQUARE.

Attorney to accept service in Maryland, W. J. DONNELLY.

General Agents in Maryland, MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$1,313,200 41

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$1,513,003 13	\$587,479 88
Deduct re-insurance, rebate, abatement and return premiums.....	456,016 18	185,746 40
Received for premiums other than perpetual..	\$1,056,986 95	\$401,733 48
Total rents and interest.....		60,376 81
Profit on sale or maturity of ledger assets during the year over book values.....		34,781 25
Total income during the year.....		\$1,553,878 49

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$196,982.87 accruing in previous years).....	\$921,095 85	\$379,366 37
Deduct amount received for salvage and re-insurance.....	188,797 61	\$102,566 90
Net amount paid for losses.....	\$732,298 24	\$276,799 47
Paid stockholders for interest or dividends declared during the year.....		50,000 00
Commissions or brokerage to agents, less received on re-insurance.....		283,295 20
Salaries and allowances to agents.....		25,173 11
Rents.....		5,440 07
Salaries, fees and other charges.....		57,790 36
Taxes on premiums.....		43,117 41
Insurance department fees and agents' licenses, \$1,990.55; municipal licenses, \$1,152.74; tax on franchise, \$416.73..		3,560 02
Advertising, printing, stationery, &c.....		58,177 76
Total expenditures during the year.....		\$1,535,651 64

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,224,500 00	
Cash in company's principal office and belonging to the company deposited in bank.	106,927 26	
Interest due and accrued on stocks, bonds and other securities.....	7,044 13	
Premiums due and in course of collection....	207,007 34	
Bills receivable.....	27,949 13	
Market value of bonds and stocks over book value.....	551,835 00	
Total gross assets.....		\$2,125,262 86

ASSETS NOT ADMITTED.

Loans on personal security.....	\$2,965 43	
		2,965 43
Total admitted assets.....		\$2,122,297 43

LIABILITIES.

Net amount of unpaid losses.....	\$192,424 12	
Reserve as required by law.....	929,440 84	
Total liabilities.....		\$1,121,864 96
Surplus as regards policy-holders.....		\$1,000,432 47
Assets not admitted as above stated.....		2,965 43
		\$1,003,397 90
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	503,397 90	
Total amount at risk Decemeber 13, 1900.....		\$162,075,541 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$3,372,992 00	
Premiums received.....	25,733 63	
Losses paid.....	7,987 42	
Losses incurred.....	7,749 83	

QUEEN INSURANCE COMPANY OF AMERICA, NEW YORK.

Commenced Business, September 11, 1891. Capital Stock, \$500,000.

EDWARD F. BEDDALL, *President.*

NEVETT S. BARTOW, *Secretary.*

PRINCIPAL OFFICE, 43 CEDAR ST., NEW YORK CITY.

Attorney to accept service in Maryland, EDW. W. THOMPSON.

General Agents in Maryland, WILLIAMS & THOMPSON.

Capital stock authorized..... \$500,000 00

Capital stock paid up in cash..... 500,000 00

Amount of net ledger assets December 31, 1899..... \$4,293,239 21

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,679,477 33
Deduct re-insurance, rebate, abatement and return premiums	727,590 69

Received for premiums other than per- petual.....	\$1,951,886 64
Total rents and interest.....	184,980 08
Profit on sale or maturity of ledger assets during the year over book values.....	33,119 16
From all other sources.....	619 53

Total income during the year..... \$2,175,605 41

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$183,820.64 accruing in previous years)....	\$1,550,985 09
Deduct amount received for salvage and re- insurance	287,336 30
Net amount paid for losses	\$1,263,648 79
Paid stockholders for interest or dividends declared dur- ing the year	100,000 00
Commissions or brokerage to agents, less received on re- insurance	321,249 78
Salaries and allowances to agents	7,381 62
Rents	21,896 39
Salaries, fees and other charges — Officers, \$60,749.64; clerks, \$75,620.11; other employes, \$32,596.09	168,965 84
Taxes on premiums, \$43,781.45; on real estate, \$10,812.07..	54,593 52
Insurance department fees and agents' licenses, \$3,033.34; municipal licenses, \$8,220.49; tax on franchise, \$2,028.94.	19,282 77
Advertising, printing, stationery, &c.	122,749 30
Losses on sales or maturity of ledger assets and other dis- bursements	36,797 98
Total expenditures during the year	\$2,116,565 99

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered	\$720,164 73
Stocks and bonds absolutely owned by the company (book value)	3,424,316 72
Interest and rents	47,115 67
Cash in company's principal office and be- longing to the company deposited in bank.	207,797 18
Premiums due and in course of collection	265,463 76
All other admitted assets detailed in state- ment on file in this office	848 66
Total gross assets	\$4,665,706 72

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)	\$409,587 80	
Liabilities in said States.....	336,708 27	
Surplus over said liabilities.....	\$72,879 53	
Total admitted assets.....		\$4,665,706 72

LIABILITIES.

Net amount of unpaid losses.....	\$183,590 84	
Reserve as required by law.....	1,577,485 57	
Re-insurance and return premiums.....	19,688 96	
Salaries, rents, expenses, taxes, &c.....	35,117 96	
All other claims.....	619 53	
Total liabilities.....		\$1,816,502 86
Surplus as regards policy-holders.....		\$2,849,203 82
Assets not admitted as above stated.....		72,879 53
		\$2,922,083 35
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	2,422,083 35	
Total amount at risk December 31, 1900.....		\$303,474,315 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,808,363 00
Premiums received.....	14,816 12
Losses paid.....	10,439 57
Losses incurred.....	9,443 05

READING FIRE INSURANCE COMPANY OF READING, PA.

Commenced Business, July 8, 1867.

Capital Stock, \$250,000.

W. A. TIPPING, *President.* THOS. H. SCOTLAND, *V. Prest. and Secretary.*

PRINCIPAL OFFICE, No. 19 NORTH FIFTH STREET.

Attorney to accept service in Maryland, . . . J. A. RICHARDSON.*General Agents in Maryland,* . . . E. J. RICHARDSON & SONS.

CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	250,000 00

Amount of net ledger assets December 31, 1899.....	\$775,717 88
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INCOME.

	Fire.
Entire premiums collected during the year..	\$614,555 39
Deduct re-insurance, rebate, abatement and return premiums.....	177,659 28

Received for premiums other than per- petual.....	\$436,896 11
Total rents and interest.....	36,729 97
Profit on sale or maturity of ledger assets during the year over book values.....	2,516 05
Total income during the year.....	\$476,142 13

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$22,516.68 accruing in previous years)....	\$308,922 25
Deduct amount received for salvage and re- insurance	63,440 91

Net amount paid for losses.....	\$245,481 34
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DISBURSEMENTS.—(Continued.)

Deposit premiums returned.....	200 00
Paid stockholders for interest or dividends declared during the year.....	15,000 00
Commissions or brokerage to agents, less received on re-insurance	107,595 63
Salaries and allowances to agents.....	6,509 10
Rents	1,835 00
Salaries, fees and other charges—Officers, \$10,500; clerks, \$5,541.59	16,041 59
Taxes on premiums, \$4,996.48; on real estate, \$287.69....	5,284 17
Insurance Department fees and agents' licenses, \$1,837.78; State and municipal taxes, \$3,445.69; bad debts, \$12.46..	5,295 93
Advertising, printing, stationery, &c.....	14,360 48
Losses on sales or maturity of ledger assets, \$50; other disbursements, viz., fire tax, \$2,154.51.....	2,204 51
Total expenditures during the year.....	<u>\$419,807 75</u>

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$25,802 97
Mortgage loans on real estate.....	283,478 00
Stocks and bonds absolutely owned by the company (book value).....	442,995 06
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	30,700 00
Interest and rents due and accrued.....	2,875 83
Cash in company's principal office and belonging to the company deposited in bank.	49,076 23
Premiums due and in course of collection...	36,968 62
Re-insurance return premiums unpaid.....	262 85
Market value of bonds and stocks over book value	<u>30,014 44</u>
Total gross assets.....	<u>\$902,174 00</u>

ASSETS NOT ADMITTED.

Real estate depreciation from book values..	<u>\$2,402 97</u>	2,402 97
Total admitted assets.....		<u>\$899,771 03</u>

LIABILITIES.

Net amount of unpaid losses.....	\$31,444 83	
Reserve as required by law.....	328,657 45	
Amount reclaimable by the insured on perpetual fire insurance policies.....	4,638 20	
Reinsurance premiums.....	69 91	
		<hr/>
Total liabilities.....		\$364,810 39
		<hr/>
Surplus as regards policyholders.....		\$534,960 64
Assets not admitted as above stated.....		2,402 97
		<hr/>
		\$537,363 61
Capital stock paid up.....	\$250,000 00	
Surplus as regards stockholders.....	287,363 61	
Total amount at risk December 31, 1900.....		\$63,379,073 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$351,498 00
Premiums received.....	4,604 58
Losses paid.....	3,453 44
Losses incurred.....	4,802 44

ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, N. Y.

Commenced Business February 23, 1872. Capital Stock, \$200,000.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, COR. MAIN AND IRVING PLACE, ROCHESTER, N. Y.

Attorney to accept service in Maryland, E. B. DUVAL.

General Agents in Maryland, . . . E. B. DUVAL & Co.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$1,028,296 54

INCOME.

	Fire.
Entire premiums collected during the year.	\$642,557 75
Deduct re-insurance, rebate, abatement and return premiums.....	186,958 62

Received for premiums other than perpetual.....	\$455,599 13
Total rents and interest.....	49,448 80
Total income during the year.....	<hr/> \$505,047 93

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$38,078.90 accruing in previous years).....	\$298,435 59
Deduct amount received for salvage and re- insurance	60,062 10
Net amount paid for losses.....	\$238,373 49
Paid stockholders for interest or dividends declared dur- ing the year.....	20,000 00
Commissions or brokerage to agents, less received on re- insurance	111,146 08
Salaries, fees and other charges—Officers, \$9,300; clerks, \$6,674.19; other employees, \$15,790.65.....	31,764 84
Taxes on premiums, \$11,916.99; on real estate, \$4,095.20; on other investments, \$1,683.02.....	17,695.21
Insurance Department fees and agents' licenses, \$2,715.40; municipal licenses, \$711.75.....	3,427 15
Advertising, printing, stationery, &c.....	38,713 32
Losses on sales or maturity of ledger assets and other dis- bursements	649 50
Total expenditures during the year.....	\$461,769 59

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$211,906 86
Mortgage loans on real estate.....	395,147 05
Stocks and bonds absolutely owned by the company (book value).....	406,342 20
Interest due and accrued on stocks, bonds and other securities.....	11,698 94
Cash in company's principal office and be- longing to the company deposited in bank.	58,178 77
Premiums due and in course of collection..	60,308 48
Market value of bonds and stocks over book value	35,032 80
Total gross assets.....	\$1,178,615 10

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$11,700 00	
Liabilities in said States.....	7,007 16	
Surplus over said liabilities.....	\$4,692 84	
Total admitted assets.....		\$1,178,615 10

LIABILITIES.

Net amount of unpaid losses.....	\$26,377 77	
Reserve as required by law.....	379,193 52	
Commission, brokerage, etc.....	1,122 86	
Total liabilities.....		\$406,694 15
Surplus as regards policyholders.....		\$771,920 95
Assets not admitted as above stated.....		4,692 84
		\$776,613 79
Capital stock paid up.....	\$200,000 00	
Surplus as regards stockholders.....	576,613 79	
Total amount at risk December 31, 1900.....		\$71,879,173 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$329,354 00
Premiums received.....	3,962 04
Losses paid.....	7,493 94
Losses incurred.....	8,746 44

SPRINGFIELD FIRE AND MARINE INSURANCE CO. OF SPRINGFIELD, MASS.

Commenced Business, 1851. Capital Stock, \$1,500,000.

A. W. DAMON, *President.*

S. J. HALL, *Secretary.*

PRINCIPAL OFFICE, NO. 292 MAIN ST., SPRINGFIELD, MASS.

Attorney to accept service in Maryland, . . CHAS. KRAFT.

CAPITAL.

Capital stock authorized.....	\$1,500,000 00
Capital stock paid up in cash.....	1,500,000 00

Amount of net ledger assets December 31, 1899..... \$3,795,014 63

INCOME.

	Fire.
Entire premiums collected during the year.	\$2,515,105 67
Deduct re-insurance, rebate, abatement and return premiums.....	572,785 32
Received for premiums other than per- petual.....	\$1,942,320 35
Total rents and interest.....	187,100 86
Profit on sale or maturity of ledger assets during the year over book values.....	2,005 63
Total income during the year.....	\$2,131,426 84

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$169,717.17 accruing in previous years)....	\$1,335,234 30
Deduct amount received for salvage and re- insurance.....	192,527 10
Net amount paid for losses.....	\$1,142,707 20
Paid stockholders for interest or dividends (declared dur- ing the year, \$150,000).....	150,000 00
Commissions or brokerage to agents, less received on re- insurance.....	354,910 29
Salaries, fees and other charges.....	110,745 57
Taxes on premiums, \$40,124.46; on real estate, \$1,478.67; on other investments—revenue, \$12,183.58.....	53,786 71
Insurance department fees and agents' licenses, \$11,223.60; municipal licenses, \$5,189.34; tax on franchise, \$28,346.68	38,495 47
Advertising, printing, stationery, &c.....	213,817 51
Losses on sales or maturity of ledger assets, \$17,265.92....	17,265 92
Total expenditures during the year.....	\$2,081,723 67

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$83,966 64
Mortgage loans on real estate.....	616,800 00
Stocks and bonds absolutely owned by the company (book value).....	2,891,678 77
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	40,525 00
Interest and rents due.....	48,420 30
Cash in company's principal office and be- longing to the company deposited in bank.	211,742 39
Premiums due and in course of collection....	313,202 07
Market value of real estate over book value..	41,033 36
Market value of bonds and stocks over book value.....	832,015 23
Due from other companies for re-insurance..	1,939 19
Total gross assets.....	\$5,081,322 95

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$75,000 00	
Liabilities in said States.....	22,288 31	
Surplus over said liabilities.....	\$52,711 69	
Total admitted assets.....		\$5,081,322 95

LIABILITIES.

Net amount of unpaid losses.....	\$192,406 75	
Reserve as required by law.....	1,569,772 79	
Total liabilities.....		\$1,762,179 54
Surplus as regards policy-holders.....		\$3,319,143 41
Assets not admitted as above stated.....		52,711 69
		\$3,371,855 10
Capital stock paid up.....	\$1,500,000 00	
Surplus as regards stockholders.....	1,871,855 10	
Total amount at risk December 31, 1900.....		\$307,528,667 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,158,341 00
Premiums received.....	11,727 53
Losses paid.....	4,303 82
Losses incurred.....	4,620 15

SPRING GARDEN INSURANCE COMPANY OF PENNSYLVANIA.

Commenced Business, August 29, 1835. Capital Stock, \$400,000.

CHARLES ROBERTS, *President*

CLARENCE E. PORTER, *Secretary.*

PRINCIPAL OFFICE, NO. 431 WALNUT STREET, PHILADELPHIA, PA.

Attorney to accept service in Maryland. W. T. SHACKELFORD.

General Agents in Maryland. W. T. SHACKELFORD & Co.

CAPITAL.

Capital stock authorized.....	\$400,000 00
Capital stock paid up in cash.....	400,000 00
Amount of net ledger assets December 31, 1899.....	\$1,229,836 62

INCOME.

	Fire.
Entire premiums collected during the year..	\$738,256 19
Deduct re-insurance, rebate, abatement and return premiums.....	253,092 78
Received for premiums other than per- petual.....	\$485,163 41
Deposit premiums received on perpetual risks.....	8,485 79
Total rents and interest.....	57,096 89
Profit on sale or maturity of ledger assets during the year over book values... ..	3,323 84
From all other sources.....	339 00
Total income during the year.....	\$554,408 93

DISBURSEMENTS.

	Fire.	Perpetual.	
Gross amount paid for losses (including \$48,602.18 accru- ing in previous years.....	\$491,354 17	\$2,380 41	
Deduct amount received for sal- vage and re-insurance.....	237,128 00		
Net amount paid for losses.....	\$254,226 17	\$2,380 41	\$256,606 58
Deposit premiums returned.....			22,841 26
Paid stockholders for interest or dividends (declared dur- ing the year, \$32,000).....			32,000 00
Commissions or brokerage to agents, less received on re- insurance.....			84,610 37
Rents.....			4,000 00
Salaries, fees and other charges—Officers, \$13,800; clerks and other employees, \$20,428.34.....			34,228 34
Taxes on premiums, \$12,875; on real estate, \$4,885.46.....			17,760 54
Insurance department fees and agents' licenses, \$4,201.89; internal revenue, \$3,503.09; tax on franchise, \$2,052....			9,756 98
Advertising, printing, stationery, &c.....			68,906 75
Losses on sales or maturity of ledger assets, \$845.96; oth- er disbursements, \$13,825.15.....			14,671 11
Total expenditures during the year.....			545,381 93

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$366,001 17
Mortgage loans on real estate.....	50,870 00
Stocks and bonds absolutely owned by the company (book value).....	771,006 39
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securi- ties hypothecated to the company for cash actually loaned by the company.....	25,000 00
Interest and rents due and accrued.....	1,199 51
Cash in company's principal office and be- longing to the company deposited in bank.	26,540 51
Premiums due and in course of collection....	88,736 45

ASSETS.—(Continued.)

Bills receivable.....	423 00	
Market value of bonds and stocks over book value.....	63,104 61	
Due from other companies.....	2,073 25	
		<hr/>
Total gross assets.....		\$1,394,954 89
Deduct ledger liabilities.....		977 45
		<hr/>
		\$1,393,977 44

ASSETS NOT ADMITTED.

Bills receivable.....	\$23 00	
Real estate depreciation from book value....	55,201 17	
		<hr/>
		55,224 17
		<hr/>
Total admitted assets.....		\$1,338,753 27

LIABILITIES.

Net amount of unpaid losses.....	\$37,614 11	
Reserve as required by law.....	378,469 44	
Re-insurance and return premiums.....	26,327 56	
Salaries, rents, expenses, taxes, &c.....	674 45	
Agency expenses and taxes.....	2,532 58	
Amount reclaimable by insured on fire insurance policies.....	374,663 32	
All other claims—Reserves for contingencies.	15,000 00	
		<hr/>
Total liabilities.....		\$835,281 46
		<hr/>
Surplus as regards policy-holders.....		\$503,471 81
Assets not admitted as above stated.....		55,224 17
		<hr/>
		\$558,695 98
		<hr/>
Capital stock paid up.....	\$400,000 00	
Surplus as regards stockholders.....	158,695 98	
		<hr/>
Total amount at risk December 31, 1900.....		\$71,287,021 98

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,073,486 73
Premiums received.....	7,332 17
Losses paid.....	4,996 86
Losses incurred.....	4,996 86

ST. PAUL FIRE AND MARINE INSURANCE CO.
OF ST. PAUL, MINN.

Commenced Business May, 1865. Capital Stock, \$500,000.

C. H. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

PRINCIPAL OFFICE, COR. THIRD AND JACKSON STREETS.

Attorney to accept service in Maryland. . . . E. A. RICHARDSON.

General Agents in Maryland. . . E. J. RICHARDSON & SONS.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899.... \$2,450,696 11

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,824,953 74	\$543,977 22	
Deduct re-insurance, rebate, abatement and return premiums	327,229 89	201,415 81	
Received for premiums other than perpetual..	\$1,497,723 85	\$342,561 41	\$1,840,285 26
Total dents and interest.....			119,032 43
Profit on sale or maturity of ledger assets during the year over book values.....			29,117 50
From all other sources.....			8,430 86
Total income during the year.....			\$1,996,866 05

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$223,594.60 accru- ing in previous years).....	\$1,201,156 10	\$300,222 38
Deduct amount received for sal- vage and re-insurance.....	136,731 15	121,620 95
Net amount paid for losses.	\$1,064,424 95	\$178,601 43
Paid stockholders for interest or dividends declared dur- ing the year.....		50,000 00
Commissions or brokerage to agents, less received on re- insurance		389,761 52
Rents		5,400 00
Salaries, fees and other charges—Officers, \$26,333.34; clerks, \$29,120; other employees, \$30,752.39.....		86,205 73
Taxes on premiums, \$37,736.50; on real estate, \$6,938.05..		44,674 55
Insurance Department fees and agents' licenses, \$7,064.85; municipal licenses, \$4,422.52; tax on franchise, \$90.....		11,677 37
Advertising, printing, stationery, legal expenses, real es- tate, repairs, &c.....		158,390 21
Losses on sales or maturity of ledger assets.....		32,024 28
Total expenditures during the year.....		\$2,021,170 04

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$636,350 82
Mortgage loans on real estate.....	296,475 00
Stocks and bonds absolutely owned by the company (book value).....	1,171,641 62
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	76,225 05
Cash in company's principal office and be- longing to the company deposited in bank.	174,403 74
Bills receivable.....	16,932 34
Agents' debit balances.....	235,441 10
Total gross assets.....	\$2,607,469 67
Deduct ledger liabilities.....	1,077 55

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$104,960 00	
Liabilities in such States.....	41,728 27	
Surplus over said liabilities....	\$63,231 73	
Total admitted assets		\$2,606,392 12

LIABILITIES.

Net amount of unpaid losses.....	\$162,373 26	
Reserve as required by law.....	1,182,868 63	
Commission, brokerage, etc.....	35,154 53	
Total liabilities.....		\$1,380,396 42
Surplus as regards policyholders.....		\$1,225,995 70
Assets not admitted as above stated.....		63,231 73
		\$1,289,227 43
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	789,227 43	
Total amount at risk December 31, 1900.....		\$165,182,342 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$1,543,505 00
Premiums received.....	13,518 18
Losses paid.....	3,303 91
Losses incurred.....	3,303 91

TRADERS INSURANCE COMPANY OF CHICAGO, ILL.

Commenced Business, May, 1872.

Capital Stock, \$500,000.

E. BUCKINGHAM, *President.*

S. A. ROTHERMEL, *Secretary.*

PRINCIPAL OFFICE, No. 160 LA SALLE STREET.

Attorney to accept service in Maryland, . . . J. H. KATZENBERGER.

General Agents in Maryland . . . J. H. KATZENBERGER & SON.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31, 1899.....	\$1,824,508 56

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,401,297 71
Deduct re-insurance, rebate, abatement and return premiums.....	312,686 65
Received for premiums other than per- petual.....	\$1,088,617 06
Total rents and interest.....	96,199 41
Profit on sale or maturity of ledger assets during the year over book values.....	54,693 75
Total income during the year.....	\$1,239,510 22

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$94,869.63 accruing in previous years)....	\$776,344 35
Deduct amount received for salvage and re- insurance.....	118,008 03
Net amount paid for losses.....	\$658,336 32

DISBURSEMENTS.—(Continued.)

Paid stockholders for interest or dividends (declared during the year).....	50,000 00
Commissions or brokerage to agents, less received on re-insurance.....	235,143 85
Salaries and allowances to agents.....	4,100 00
Rents.....	6,000 00
Salaries, fees and other charges—Officers, \$11,200; clerks, \$33,146.39; other employes, \$29,582.50.....	73,928 89
Taxes on premiums, \$23,649.08; on real estate, \$624.07....	24,273 15
Insurance department fees and agents' licenses, \$8,286 99; municipal licenses, \$716.50; tax on franchise, \$9,261.85..	18,265 34
Advertising, printing, stationery, &c.....	57,981 62
Other disbursements.....	528 65
Total expenditures.....	<u>\$1,128,557 82</u>

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$45,746 17
Mortgage loans on real estate.....	176,850 00
Stocks and bonds absolutely owned by the company (book value).....	1,581,504 15
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	21,000 00
Interest and rents due and accrued.....	10,913 15
Cash in company's principal office and belonging to the company deposited in bank..	104,886 49
Premiums due and in course of collection....	135,354 78
Market value of bonds and stocks over book value.....	\$24,255 25
All other admitted assets detailed in statement on file in this office.....	15,975 24
Total gross assets.....	<u>\$2,416,485 23</u>
Deduct ledger liabilities.....	10,501 09

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$13,825 00	
Liabilities in said States.....	9,505 89	
Surplus over said liabilities.....	\$4,319 11	
Total admitted assets.....		\$24,05,984 14

LIABILITIES.

Net amount of unpaid losses.....	\$106,798 03	
Reserve as required by law.....	787,288 05	
Total liabilities.....		\$894,086 08
Surplus as regards policy-holders.....		\$1,511,898 06
Assets not admitted as above stated.....		4,319 11
		\$1,516,217 17
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders.....	1,016,217 17	
Total amount at risk December 31, 1900.....		\$116,071,607 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$776,639 00
Premiums received.....	7,498 00
Losses paid.....	2,920 62
Losses incurred...	2,807 91

UNION INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business, July 25, 1803.

Capital Stock, \$200,000.

C. S. HOLLINSHEAD, *President*.E. R. DANIELS, *Secretary*.

PRINCIPAL OFFICE, No. 300 WALNUT STREET.

Attorney to accept service in Maryland, J. A. RICHARDSON.*General Agents in Maryland,* E. J. RICHARDSON & SONS.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$493,913 60

INCOME.

Entire premiums collected during the year..	Fire. \$350,774 47
Deduct re-insurance, rebate, abatement and return premiums.....	72,172 96

Received for premiums other than per- petual.....	\$278,601 51
Deposit premiums received on perpetual risks.....	900 11
Total rents and interest.....	19,785 41
Profit on sale or maturity of ledger assets during the year over book values.....	4,456 15
From all other sources.....	73

Total income during the year..... \$303,743 91

DISBURSEMENTS.

Gross amount paid for losses (including \$35,788.34 accruing in previous years).....	Fire. \$213,323 20
Deduct amount received for salvage and re- insurance.....	16,664 71

Net amount paid for losses..... \$196,658 49

DISBURSEMENTS.—(Continued.)

Deposit premiums returned.....	632 81
Paid stockholders for interest or dividends declared during the year.....	12,000 00
Commissions or brokerage to agents, less received on re-insurance.....	56,281 38
Salaries and allowances to agents.....	19,346 29
Salaries, fees and other charges—Officers, \$16,376.08; clerks, \$7,610.05.....	23,986 13
Taxes on premiums, \$5,627.35; on real estate, \$1,998.00....	7,625 35
Insurance department fees and agents' licenses, \$2,439.74; tax on franchise, \$603.60.....	3,043 34
Advertising, printing, stationery, &c.....	23,555 04
Losses on sales or maturity of ledger assets, \$721.59; other disbursements, viz: Internal revenue tax, \$1,631 99....	2,353 58
Total expenditures during the year.....	\$345,482 41

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$159,076 32
Mortgage loans on real estate.....	9,900 00
Stocks and bonds absolutely owned by the company (book value).....	244,466 38
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	4,400 00
Interest due and accrued on stocks, bonds and other securities.....	150 00
Cash in company's principal office and belonging to the company deposited in bank.	26,285 61
Premiums due and in course of collection....	40,702 25
Bills receivable.....	1,120 82
Cash in hands of manager at San Francisco.	6,925 97
Market value of real estate over book value..	923 68
Market value of bonds and stocks over book value.....	34,721 37
Other assets.....	742 50
Admitted assets.....	\$529,414 90

LIABILITIES.

Net amount of unpaid losses.....	\$33,915 05	
Reserve as required by law.....	206,100 19	
Amount reclaimable by insured on fire in- surance policies.....	33,833 12	
Stock fractions.....	29 70	
	<hr/>	
Total liabilities.....		\$273,878 06
		<hr/>
Surplus as regards policy-holders.....		\$255,536 84
Capital stock paid up.....		200,000 00
		<hr/>
Surplus as regards stockholders.....		\$55,536 84
Total amount at risk December 31, 1900.....		\$40,973,333 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$434,689 00
Premiums received.....	4,390 87
Losses paid.....	1,982 58
Losses incurred.....	3,632 34

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business April 1, 1861. Capital Stock, \$300,000.

ROBERT B. BEATH, *President.*

DENNIS J. SWEENEY, *Secretary.*

PRINCIPAL OFFICE, No. 419 WALNUT STREET.

Attorney to accept service in Maryland. . . . JOHN H. GILDEA, JR.

General Agent in Maryland. . . . J. H. GILDEA, JR.

CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$1,430,587 20

INCOME.

	Fire.
Entire premiums collected during the year..	\$363,759 68
Deduct re-insurance, rebate, abatement and return premiums.....	62,658 17

Received for premiums other than perpetual.....	\$301,101 51
Deposit premiums received on perpetual risks.....	29,031 34
Total rents and interest.....	69,311 77
From all other sources.....	1,969 23
Total income during the year.....	\$401,413 85

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$28,106.04 accruing in previous years)....	\$212,799 32
Net amount paid for losses.....	\$212,799 32
Deposit premiums returned.....	23,423 96
Paid stockholders for interest or dividends declared during the year.....	30,000 00
Commissions or brokerage to agents, less received on re-insurance.....	71,444 79
Salaries, fees and other charges—Officers, \$11,958.28; clerks, \$7,585.18; other employes, \$8,549.68.....	28,093 14
Taxes on premiums, \$6,838.25; on real estate, \$3,153.55....	9,991 80
Insurance Department fees and agents' licenses, \$1,754.43; municipal licenses, \$229.65; tax on franchise, \$1,429.20...	3,413 28
Advertising, printing, stationery, &c.....	31,403 20
Losses on sales or maturity of ledger assets, \$2,482.50; other disbursements, \$1,375.65.....	3,858 15
Total expenditures during the year.....	\$414,427 64

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$204,480 92
Mortgage loans on real estate.....	524,881 50
Stocks and bonds absolutely owned by the company (book value).....	545,556 88
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	65,500 00
Interest and rents due and accrued.....	10,572 47
Cash in company's principal office and belonging to the company deposited in bank.....	77,054 11
Premiums due and in course of collection..	47,869 73
Deposit with Philadelphia fire underwriters.	100 00
Perpetual deposits in course of collection...	3,603 48
Market value of bonds and stocks over book value.....	49,143 12
Total gross assets.....	\$1,528,762 21
DEDUCT LEDGER LIABILITIES.	
Depreciation from book values.....	\$2,380 92
Total admitted assets.....	\$1,526,381 29

LIABILITIES.

Net amount of unpaid losses.....	\$21,436 88	
Reserve as required by law.....	258,685 36	
Amount reclaimable by the insured on fire insurance policies.....	730,745 82	
Re-insurance return premiums.....	8,060 09	
Taxes, etc.....	5,000 00	
Cash dividends remaining unpaid.....	3,131 93	
		<hr/>
Total liabilities.....		\$1,030,060 08
		<hr/>
Surplus as regards policyholders.....		\$496,321 21
Assets not admitted as above stated.....		2,380 29
		<hr/>
		\$498,701 50
Capital stock paid up.....	\$300,000 00	
Surplus as regards stockholders.....	198,701 50	
Total amount at risk December 31, 1900.....		\$85,197.070 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$609,969 00
Premiums received.....	5,295 85
Losses paid.....	4,027 52
Losses incurred.....	5,282 66

WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

Commenced Business, January 1, 1870.

Capital Stock, \$300,000.

GEO. R. CRAWFORD, *President.*

MORRELL O. BROWN, *Secretary.*

PRINCIPAL OFFICE, No. 66 WALL STREET.

Attorney to accept service in Maryland, . . . E. G. PARKER.

General Agent in Maryland, . . . E. G. PARKER.

CAPITAL.

Capital authorized..... \$300,000 00

Capital stock paid up in cash..... 300,000 00

Amount of net ledger assets December 31, 1899..... \$2,257,808 84

INCOME.

Fire.

Entire premiums collected during the year.. \$1,943,705 53

Deduct re-insurance, rebate, abatement and

return premiums..... 417,702 20

Received for premiums other than per-

petual.....

\$1,526,003 33

Total rents and interest.....

114,427 20

Profit on sale or maturity of ledger assets

during the year over book values.....

10,227 50

Total income during the year..... \$1,650,658 03

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$121,856.32 accruing in previous years)....	\$1,034,843 00
Deduct amount received for salvage and re- insurance.....	147,390 56
Net amount paid for losses.....	\$887,452 44
Paid stockholders for interest or dividends declared dur- ing the year.....	48,000 00
Commissions or brokerage to agents, less received on re- insurance.....	333,399 89
Rents.....	3,125 08
Salaries, fees and other charges—Officers, \$41,000; clerks, \$28,111.85; other employes, \$41,922.85.....	111,034 70
Taxes on premiums, \$27,483.58; on real estate, \$3,613.93...	31,097 51
Insurance department fees and agents' licenses, \$7,469.49; municipal licenses, \$3,070.35; tax on franchises, \$1,864.49	12,404 33
Advertising, printing, stationery, &c.....	138,050 58
Total expenditures during the year.....	\$1,564,564 53

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$225,047 64
Mortgage loans on real estate.....	588,962 50
Stocks and bonds absolutely owned by the company (book value).....	1,407,499 64
Interest and rents due and accrued.....	10,739 50
Cash in company's principal office and be- longing to the company deposited in bank.	122,392 56
Premiums due and in course of collection...	213,216 48
Market value of bonds and stocks over book value.....	374,950 36
Gross assets.....	\$2,942,808 68

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$85,000 00	
Liabilities in said States.....	40,865 85	
Surplus over said liabilities.....	\$44,134 15	
Depreciation of real estate over book value..		\$47 64
Total admitted assets.....		\$2,942,761 04

LIABILITIES.

Net amount of unpaid losses.....	\$133,142 24	
Reserve as required by law.....	1,290,360 44	
Total liabilities.....		\$1,423,502 68
Surplus as regards policy-holders.....		\$1,519,258 36
Assets not admitted as above stated.....		44,181 79
		\$1,475,076 57
Capital stock paid up.....	\$300,000 00	
Surplus as regards stockholders.....	1,175,076 57	
Total amount at risk December 31, 1900.....		\$279,236,832 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,779,459 00
Premiums received.....	17,074 96
Losses paid.....	6,200 66
Losses incurred.....	6,144 45

WILLIAMSBURGH CITY FIRE INSURANCE CO. OF NEW YORK.

Commenced Business, March, 1853. Capital Stock, \$250,000.

MARSHALL S. DRIGGS, *President.*

FREDERICK H. WAY, *Secretary.*

PRINCIPAL OFFICE, No. 15 BROADWAY, BROOKLYN, N. Y.

Attorney to accept service in Maryland, JOHN O'G. ALLMAND.

General Agents in Maryland, ALLMAND & GALLAGHER.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

Amount of net ledger assets December 31, 1899..... \$1,850,592 91

INCOME.

	Fire.
Entire premiums collected during the year..	\$793,731 30
Deduct re-insurance, rebate, abatement and return premiums.....	128,234 17

Received for premiums other than per- petual.....	\$665,497 13
Total rents and interest.....	98.630 28
Profit on sale or maturity of ledger assets during the year over book values.....	33.911 83
Total income during the year.....	\$798.039 24

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$55,727.72 accruing in previous years).....	\$400,579 34
Deduct amount received for salvage and re- insurance.....	30,690 48
Net amount paid for losses.....	\$369,888 86
Paid stockholders for interest or dividends (declared dur- ing the year, \$60,000).....	59,286 00
Commissions or brokerage to agents, less received on re- insurance.....	170,531 17
Rents (including \$15,500 for company's use of own build- ings).....	17,200 00
Salaries, fees and other charges.....	74,709 40
Taxes on premiums, \$8,651.17; on real estate, \$11,443.06...	20,094 23
Insurance department fees and agents' licenses, \$3,234.61; municipal licenses, \$1,453.86.....	4,688 47
Advertising, printing, stationery, &c.....	55,083 02
Losses on sales or maturity of ledger assets.....	450 00
Total expenditures during the year.....	\$771,931 15

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$629,000 00
Mortgage loans on real estate.....	243,900 00
Stocks and bonds absolutely owned by the company (book value).....	965,834 58
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	22,500 00
Interest and rents due and accrued.....	14,629 41
Cash in company's principal office and be- longing to the company deposited in bank.	15,466 42
Premiums due and in course of collection...	84,003 21
Market value of bonds and stocks over book value.....	69,865 42
Total gross assets.....	\$2,045,199 04

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$24,900 00	
Liabilities in said States.....	19,795 72	
Surplus over said liabilities.....	\$5,104 28	
Total admitted assets.....		\$2,045,199 04

LIABILITIES.

Net amount of unpaid losses.....	\$48,270 58	
Reserve as required by law.....	616,091 01	
Re-insurance and return premiums.....	2,071 05	
Salaries, rents, expenses, taxes, &c.....	5,875 78	
Cash dividends remaining unpaid.....	1,996 00	
Total liabilities.....		\$674,304 42
Surplus as regards policy-holders.....		\$1,370,894 62
Assets not admitted as above stated.....		5,104 28
		\$1,375,998 90
Capital stock paid up.....	\$250,000 00	
Surplus as regards stockholders.....	1,125,998 90	
Total amount at risk December 31, 1900.....		\$141,183,417 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$390,006 16
Premiums received.....	3,682 29
Losses paid.....	823 60
Losses incurred.....	2,523 95

ABSTRACTS D.

Mutual Fire Insurance Companies of Other States.

ABSTRACTS COMPILED FROM THE
ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE
COMPANIES OF OTHER STATES, SHOWING THEIR
CONDITION DECEMBER 31, 1900.

FARMERS FIRE INSURANCE COMPANY OF YORK, PA.

Commenced Business, May 16, 1853.

W. H. MILLER, *President.*

E. K. McCONKEY, *Secretary.*

PRINCIPAL OFFICE, 29 EAST MARKET STREET, YORK, PA.

Attorney to accept service in Maryland, E. G. PARKER.

General Agent in Maryland, . . . E. G. PARKER.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$669,103 35

INCOME.

	Fire.
Entire premiums collected during the year..	\$472,454 37
Deduct re-insurance, rebate, abatement and return premiums.....	62,281 48
	\$410,172 89
Received for premiums other than perpetual	100 00
Deposit premiums received on perpetual risks.....	27,498 53
Total rents and interest.....	360 00
Profit on sale or maturity of ledger assets during the year over book values.....	438,131 42
	\$296,293 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$27,577.88 accruing in previous years)...	\$303,484 71
Deduct amount received for salvage and re- insurance	7,191 34
	\$296,293 37
Net amount paid for losses.....	\$296,293 37

DISBURSEMENTS.—(Continued.)

Deposit premiums returned.....	197 61
Commissions or brokerage to agents, less received on re- insurance	87,807 07
Salaries and allowances to agents.....	2,562 41
Rents	1,800 00
Salaries, fees and other charges—Officers, \$11,500; clerks, \$6,660; other employes, \$13,567.62.....	31,727 62
Taxes on premiums, \$4,942.77; on real estate, \$407.50; on other investments, \$836.96.....	6,187 23
Insurance Department fees and agents' licenses, \$1,301.66; municipal and fire taxes, \$870.24.....	2,171 90
Advertising, printing, stationery, etc.....	17,770 28
Other disbursements.....	11,707 76
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Total expenditures during the year.....	\$458,225 25

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered, \$36,500; incumbered, \$8,855.....	\$45,355 00
Mortgage loans on real estate.....	173,835 00
Stocks and bonds absolutely owned by the company (book value).....	280,733 95
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	31,300 00
Interest and rents due and accrued.....	7,371 61
Cash in company's principal office and be- longing to the company deposited in bank.	117,953 56
Premiums due and in course of collection...	44,629 64
Market value of bonds and stocks over book value	42,148 74
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Total gross assets.....	\$743,327 50
Deduct ledger liabilities.....	167 99
<hr/>	
	\$743,159 51

ASSETS NOT ADMITTED.

Depreciation from book value.....	\$2,155 00
<hr/>	
Total admitted assets.....	\$741,004 51

LIABILITIES.

Net amount of unpaid losses.....	\$28,371 58
Reserve as required by law.....	376,344 87
Amount reclaimable on fire insurance poli- cies	3,811 44
All other claims.....	3,833 64
	<hr/>
Total liabilities.....	\$412,361 53
	<hr/>
Surplus as regards policyholders.....	\$328,642 98
Assets not admitted as above stated.....	2,155 00
	<hr/>
Surplus as regards stockholders.....	\$330,797 98
	<hr/>
Total amount at risk December 31, 1900.....	\$62,829,006 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,724,487 00
Premiums received.....	18,016 23
Losses paid.....	10,493 48
Losses incurred.....	9,877 12

KENT COUNTY MUTUAL INSURANCE COMPANY OF DOVER, DEL.

Commenced Business April 17, 1847.

JOHN W. CAUSEY, *President.*

WILLIAM DENNEY, *Secretary.*

PRINCIPAL OFFICE, DOVER, DEL.

Attorney to accept service in Maryland, WM. M. SLAY.

General Agent in Maryland, RISKIN PLUMMER.

INCOME.

	Fire.
Entire premiums collected during the year..	\$41,656 47
Deduct re-insurance, rebate, abatement and return premiums.....	437 44
Received for premiums other than perpetual	\$41,219 03
Total rents and interest.....	6,546 06
From all other sources.....	247 03
Total income during the year.....	\$48,012 12

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$578,687 accruing in previous years).....	\$15,905 35
Net amount paid for losses.....	\$15,905 35
Deposit premiums returned.....	4,621 06
Paid stockholders for interest or dividends declared dur- ing the year.....	6,792 18
Commissions or brokerage to agents.....	4,154 65
Salaries, fees and other charges.....	3,991 24
Taxes.....	271 45
Other disbursements.....	2,023 58
Total expenditures during the year.....	37,759 51

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$16,845 09	
Mortgage loans on real estate.....	77,850 00	
Loans with overdue interest.....	6,871 54	
Interest and rents due and accrued.....	3,136 61	
Cash in company's principal office and be- longing to the company deposited in bank.	5,962 15	
Judgment bonds with security.....	6,700 00	
Premium notes, \$842,454.		
Total admitted assets.....		\$117,365 39

LIABILITIES.

Net amount of unpaid losses.....	\$3,335 00	
Borrowed money.....	1,939 19	
Premium notes.....	\$842,454 00	
Cash premium on unexpired risk.	41,656 47	
Total liabilities.....		\$5,274 19
Surplus as regards policyholders.....		\$112,091 20
Surplus as regards stockholders.....	\$112,091 20	
Total amount at risk December 31, 1900.....		\$8,877,176 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,804,232 00
Premiums received.....	9,227 21
Losses paid.....	3,870 87
Losses incurred.....	3,690 87

ABSTRACTS E.

FOREIGN FIRE AND FIRE-MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM SWORN STATEMENTS
OF UNITED STATES BRANCH OFFICES OF
FIRE AND FIRE-MARINE INSURANCE COMPANIES
ORGANIZED UNDER THE LAWS OF FOREIGN GOVERNMENTS.
SHOWING THE CONDITION OF SAID COMPANIES
IN THE
UNITED STATES ON DECEMBER 31, 1900.

May 1902

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1902

UNITED STATES BRANCH OF THE
AACHEN AND MUNICH FIRE INSURANCE CO.
OF AIX-LA-CHAPELLE, GERMANY.

Commenced Business May 1, 1895. Capital Deposit, \$200,000.

WEED & KENNEDY, *Managers.*

PRINCIPAL OFFICE, NOS. 29 AND 31 LIBERTY STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . J. SAVAGE WILLIAMS.

General Agents in Maryland, . WILLIAMS & THOMPSON.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$783,997 91

INCOME.

	Fire.	
Entire premiums collected during the year..	\$723,335 27	
Deduct re-insurance, rebate, abatement and return premiums.....	180,718 66	
		<hr/>
Received for premiums other than perpetual		\$542,616 61
Received from home office.....		5,467 16
Total rents and interest.....		23,552 24
Profit on sale or maturity of ledger assets during the year over book values.....		4,843 75
From all other sources, agents' balances not included in assets of previous year.....		99 36
		<hr/>
Total income during the year.....		\$576,579 12

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$51,375.29 accruing in previous years)....	\$402,363 69
Deduct amount received for salvage and re- insurance	45,508 52
Net amount paid for losses.....	\$356,855 17
Remitted to home office.....	11,746 08
Commissions or brokerage to agents, less received on re- insurance	106,872 87
Rents	3,558 08
Salaries, fees and other charges—Officers, \$29,403.56; clerks, \$20,339.72; other employes, \$20,095.52.....	69,838 80
Taxes on premiums.....	13,639 35
Insurance Department fees and agents' licenses, \$4,103.19; municipal licenses, \$481.49; tax on franchise, \$438.84...	5,023 52
Advertising, printing, stationery, &c.....	38,836 56
Total expenditures during the year.....	\$606,370 43

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$677,096 25
Interest due and accrued on stocks, bonds and other securities.....	920 00
Cash in company's principal office and be- longing to the company deposited in bank.	75,385 74
Premiums due and in course of collection...	97,142 13
Bills receivable.....	1,787 43
Agents' debit balances.....	1,378 84
Market value of bonds and stocks over book value	64,431 25
Total gross assets.....	\$918,141 64
Deduct ledger liabilities.....	1,441 66

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$69,125 00	
Liabilities in said States.....	14,127 67	
Surplus over said liabilities.....	\$54,997 33	
Total admitted assets.....		\$916,699 98

LIABILITIES.

Net amount of unpaid losses.....	\$54,029 85	
Reserve as required by law.....	367,756 44	
Return premiums.....	13,163 33	
Re-insurance premiums.....	2,476 09	
All other claims.....	389 84	
Total liabilities.....		\$437,815 55
Surplus as regards policyholders.....		478,884 43
Assets not admitted as above stated.....		54,997 33
Surplus as regards stockholders.....		\$533,881 76
Total amount at risk December 31, 1900.....	\$54,878,215 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$552,297 00
Premiums received.....	6,135 48
Losses paid.....	2,633 06
Losses incurred.....	3,258 06

UNITED STATES BRANCH OF THE
ATLAS ASSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business 1886. Capital Stock, \$720,000.

J. M. NEWBURGER, *Manager.*

PRINCIPAL OFFICE, 315 DEARBORN STREET, CHICAGO, ILL.

Attorney to accept service in Maryland, . . . DANIEL W. HOPPER.

General Agents in Maryland, . . S. W. T. HOPPER & SONS.

CAPITAL.

Capital stock authorized.....	\$6,000,000 00
Capital stock paid up in cash.....	720,000 00

Amount of net ledger assets December 31, 1899....	\$822,836 63
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INCOME.

	Fire.	
Entire premiums collected during the year..	\$1,055,732 09	
Deduct re-insurance, rebate, abatement and return premiums.....	321,960 33	
		<hr/>
Received for premiums other than per- petual		\$733,771 76
Deposit premiums received on perpetual risks.....		292 50
Total rents and interest.....		29,063 73
Profit on sale or maturity of ledger assets during the year over book values.....		36,750 00
Received from head office.....		105,394 81
		<hr/>
Total income during the year.....		\$905,272 80

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$83,062.76 accruing in previous years)....	\$635,985 18
Deduct amount received for salvage and re- insurance	135,227 29
Net amount paid for losses.....	\$500,757 89
Commissions or brokerage to agents, less received on re- insurance	145,709 89
Salaries and allowances to agents.....	3,802 40
Rents	4,425 27
Salaries, fees and other charges—Officers, \$26,993.90; clerks, \$19,820.43.....	46,814 33
Taxes on premiums.....	15,501 85
Insurance Department fees and agents' licenses, \$4,284.82; municipal licenses, \$3,623.29; tax on franchise, \$370.40..	8,278 51
Advertising, printing, stationery, &c.....	58,236 13
Remitted to head office.....	86,570 99
Total expenditures during the year.....	\$870,097 26

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$831,650 00
Interest and rents due and accrued.....	7,891 67
Cash in company's principal office and be- longing to the company deposited in bank.	23,637 26
Premiums due and in course of collection..	90,516 53
Bills receivable.....	209 69
Agents' debit balances.....	344 09
Market value of bonds and stocks over book value	65,945 00
Due on re-insurance account.....	2,171 13
Gross assets.....	\$1,022 365 37

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$169,570 00	
Liabilities in said States.....	40,643 64	
Surplus over said liabilities....	\$128,926 36	
Depreciation from book values.....		\$742 73
Total admitted assets.....		<u>\$1,021,622 64</u>

LIABILITIES.

Net amount of unpaid losses.....	\$63,821 23	
Reserve as required by law.....	516,790 52	
Amount reclaimable by the insured on per- petual policies.....	4,084 80	
Commission, brokerage, etc.....	1,851 20	
Total liabilities.....		<u>\$586,547 75</u>
Surplus as regards policyholders.....		\$435,074 89
Assets not admitted as above stated.....		129,669 09
Surplus as regards stockholders.....		<u>\$564,743 98</u>
Total amount at risk December 31, 1900.....		\$92,693.479 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$735,329 00
Premiums received.....	8,262 27
Losses paid.....	4,297 04
Losses incurred.....	6,022 04

UNITED STATES BRANCH OF THE
BALOISE FIRE INSURANCE COMPANY
OF BASLE, SWITZERLAND.

Commenced Business June 1, 1891. Capital Deposit, \$200,000.

WEED & KENNEDY, *Managers.*

OFFICE, NOS. 29 AND 31 LIBERTY STREET, NEW YORK CITY.

Attorney to accept service in Maryland, HOWARD T. WILLIAMS.

General Agent in Maryland, HOWARD T. WILLIAMS.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$743,172 04

INCOME.

	Fire.	
Entire premiums collected during the year..	\$523,802	18
Deduct re-insurance, rebate, abatement and return premiums.....	143,410	46
	<hr/>	
Received for premiums other than per- petual.....	\$380,391	72
Total rents and interest.....	23,987	11
	<hr/>	
Total income during the year.....	\$404,378	83

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$53,111.73 accruing in previous years).....	\$299,083 93
Deduct amount received for salvage and re- insurance.....	20,102 27
Net amount paid for losses.....	\$278,981 66
Remitted to home office.....	3,623 12
Commissions or brokerage to agents, less received on re- insurance.....	122,993 78
Salaries, fees and other charges.....	1,500 00
Taxes on premiums.....	2,069 72
Insurance department fees and agents' licenses, \$360.26; municipal licenses, \$125.25; tax on franchise, \$7.96.....	475 47
Advertising, printing, stationery, &c.....	1,388 49
Losses on sales or maturity of ledger assets.....	81 25
Total expenditures during the year.....	\$411,113 49

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$618,099 54
Interest due and accrued on stocks, bonds and other securities.....	1,166 67
Cash in company's principal office and be- longing to the company deposited in bank.	118,337 84
Premiums due and in course of collection....	48,591 74
Market value of bonds and stocks over book value.....	32,525 46
Gross assets.....	\$818,721 25

LIABILITIES.

Net amount of unpaid losses.....	\$36,846 29
Reserve as required by law.....	222,296 78
Return premiums.....	11,213 44
Re-insurance premiums.....	2,341 49
Miscellaneous.....	564 36
Total liabilities.....	\$273,262 36
Surplus as regards policy-holders.....	\$545,458 89
Surplus as regards stockholders.....	\$545,458 89
Total amount at risk December 31, 1900.....	\$36,823,709 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$526,456 00
Premiums received.....	5,829 00
Losses paid.....	1,104 94
Losses incurred.....	2,988 50

UNITED STATES BRANCH OF THE
BRITISH AMERICA ASSURANCE COMPANY
OF TORONTO, CANADA.

Commenced Business, July, 1874.

HON. GEORGE A. COX, *President.* P. H. SIMS, *Secretary.*

PRINCIPAL OFFICE, NOS. 18 AND 20 FRONT STREET, EAST TORONTO.

Attorney to accept service in Maryland. W. J. DONNELLY.

General Agents in Maryland. MAURY & DONNELLY.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$1,169,531 10

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,250,405 95	\$385,587 76	
Deduct re-insurance, rebate, abatement and return premiums.....	259,645 68	115,005 24	
Received for premiums other than perpetual..	\$990,760 27	\$270,582 52	\$1,261,342 79
Total rents and interest.....			31,114 23
Profit on sale or maturity of ledger assets during the year over book values.....			1,975 06
Received from home office.....			38,380 27
Total income during the year.....			\$1,332,812 35

DISBURSEMENTS.

	Fire.	Marine, and Inland.	
Gross amount paid for losses (including \$103,117.91 accru- ing in previous years).....	\$828,688 54	\$228,128 04	
Deduct amount received for salvage and re-insurance....	125,797 99	62,776 28	
Net amount paid for losses.....	\$702,890 55	\$165,351 76	\$868,242 31
Commissions or brokerage to agents, less received on re- insurance.....			230,378 76
Salaries, fees and other charges—Officers, \$7,680; clerks, \$17,806.40; other employes, \$34,879.94.....			60,366 34
Taxes on premiums.....			28,813 47
Insurance department fees and agents' licenses, \$7,216.88; municipal licenses, \$4,383.96.....			11,600 84
Advertising, printing, stationery, &c.....			64,116 70
Total expenditures during the year.....			\$1,263,518 42

ASSETS.

Mortgage loans on real estate.....	\$10,000 00	
Stocks and bonds absolutely owned by the company (book value).....	964,304 06	
Interest due and accrued on stocks, bonds and other securities.....	14,338 37	
Cash in company's principal office and be- longing to the company deposited in bank.	86,671 40	
Bills receivable.....	476 28	
Agents' debit balances.....	177,373 29	
Market value of bonds and stocks over book value.....	3,144 70	
Gross assets.....		\$1,256,308 10

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$280,446 06	
Liabilities in said States.....	101,408 65	
Surplus over said liabilities.....	\$179,037 41	
Total admitted assets.....		\$1,256,308 10

LIABILITIES.

Net amount of unpaid losses.....	\$108,932 39	
Reserve as required by law.....	689,496 86	
Total liabilities.....		\$798,429 25
Surplus as regards policyholders.....		\$457,878 85
Assets not admitted as above stated.....		179,037 41
Surplus as regards stockholders.....		\$636,916 26
Total amount at risk December 31, 1900.....	\$120,066.405 00	

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$1,536,897 00
Premiums received.....	19 418 07
Losses paid.....	7,425 44
Losses incurred.....	8,615 49

UNITED STATES BRANCH OF THE
BRITISH AND FOREIGN MARINE INSURANCE CO.
OF LIVERPOOL, ENGLAND.

Commenced Business, February, 1863.

RICHARD HOBSON, *President.*

ARTHUR McNEIL, *Secretary.*

PRINCIPAL OFFICE, COTTON EXCHANGE BUILDING, NEW YORK.

Attorney to accept service in Maryland.

WM. CUNNINGHAM.

General Agents in Maryland, . CUNNINGHAM, COALE & Co.

INCOME.

	Marine and Inland.
Entire premiums collected during the year...	\$2,220,658 26
Deduct re-insurance, rebate, abatement and return premiums	1,141,335 62
Received for premiums other than per petual.....	\$1,079,322 64
Total rents and interest.....	46,955 38
Profit on sale or maturity of ledger assets during the year over book values.....	9,047 08
Received from head office.....	340,391 40
Total income during the year.....	\$1,475,716 50

DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses.....	\$1,372,916 67
Deduct amount received for salvage and re- insurance.....	918,008 45
Net amount paid for losses.....	\$454,908 22
Paid stockholders for interest qr dividends declared dur- ing the year.....	669,242 53
Commissions or brokerage to agents, less received on re- insurance.....	199,118 72
Salaries and allowances to agents.....	366 71
Rents.....	8,540 00
Salaries, fees and other charges — Officers, \$19,983.37; clerks \$30,853.22.....	50,836 59
Taxes on premiums.....	38,338 48
Insurance department fees and agents' licenses, \$3,924.98; municipal licenses, \$1,243; tax on franchise, \$1,164.97..	6,332 95
Advertising, printing, stationery, &c.....	22,988 21
Total expenditures during the year.....	\$1,450,672 41

ASSETS.

Mortgage loans on real estate.....	\$27,500 00
Stocks and bonds absolutely owned by the company (book value).....	1,199,481 05
Interest due and accrued.....	15,513 55
Cash in company's principal office and be- longing to the company deposited in bank.	36,481 81
Premiums due and in course of collection....	223,067 11
Market value of bonds and stocks over book value.....	77,665 17
Due from re-insurance on losses paid.....	89,560 04
Gross assets.....	\$1,669,268 73

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$187,070 00
Liabilities in said States.....	4,267 83
Surplus over said liabilities.....	\$182,802 17
Total admitted assets.....	\$1,669,268 73

LIABILITIES.

Net amount of unpaid losses.....	210,214 08	
Reserve as required by law.....	165,605 72	
Re-insurance and return premiums.....	81,064 81	
Commission, brokerage, &c.....	20,597 42	
Total liabilities.....		\$477,482 03
Surplus as regards policy-holders.....		\$1,191,786 70
Assets not admitted as above stated.....		182,802 17
Surplus as regards stockholders.....		\$1,374,588 87
Total amount at risk December 31, 1900.....		\$17,075,904 00

BUSINESS IN MARYLAND IN 1900.

Marine and inland risks written in 1900.....	\$1,186,509 00
Premiums received.....	5,372 53
Losses paid.....	920 62
Losses incurred.....	3,309 71

UNITED STATES BRANCH OF THE
CALEDONIAN INSURANCE COMPANY
OF EDINBURGH, SCOTLAND.

Commenced Business, September, 1890. Capital Stock, \$537,500.

CHAS. H. POST, *Manager.*

N. A. McNEIL, *Assistant Manager.*

OFFICE, NOS. 27 AND 29 PINE STREET, NEW YORK CITY.

General Agent in Maryland, W. T. SHACKLEFORD.

CAPITAL.

Capital stock authorized.....	\$5,000,000 00
Capital stock paid up in cash.....	537,500 00
Amount of net ledger assets December 31, 1899.....	\$1,702,812 29

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,699,886 13
Deduct re-insurance, rebate, abatement and return premiums.....	471,477 72
Received for premiums other than per- petual.....	\$1,228,408 41
Total rents and interest.....	62,762 90
Profit on sale or maturity of ledger assets during the year over book values.....	14,392 70
Total income during the year.....	\$1,305,564 01

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$201,773.23 accruing in previous years)....	\$988,840 45
Deduct amount received for salvage and re- insurance.....	138,352 20
Net amount paid for losses.....	\$850,488 25
Internal revenue.....	8,173 67
Commissions or brokerage to agents, less re- ceived on re-insurance.....	259,400 45
Remittance to home office.....	38,478 01
Rents.....	8,670 21
Salaries, fees and other charges—Officers, \$32,863; clerks, \$37,202.81; other employes, \$19,942.46.....	90,008 27
Taxes on premiums.....	26,090 39
Insurance department fees and agents' licenses, \$8,761.10; municipal licenses, \$5,238.70; tax on franchise, \$230....	14,229 80
Advertising, printing, stationery, &c.....	15,951 25
Traveling, office expenses, postage, &c.....	49,557 02
Total disbursements.....	\$1,361,047 32

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,536,309 90	
Interest due and accrued on stocks, bonds and other securities.....	14,484 15	
Cash in company's principal office and belonging to the company deposited in bank.....	124,835 07	
Premiums due and in course of collection....	128,779 13	
Market value of bonds and stocks over book value.....	68,350 10	
All other admitted assets detailed in statement on file in this office.....	10,698 04	
		<hr/>
Gross assets.....		\$1,883,456 39

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$2,356.10; all other, \$22,157.93	24,514 03	
		<hr/>
		\$1,858,942 36

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$213,450 00	
Liabilities in said States.....	78,604 30	
		<hr/>
Surplus over said liabilities.....	\$134,845 70	
Furniture and fixtures.....	7,463 30	
Agents debit balances unsecured.....	621 28	
		<hr/>
		8,084 58
		<hr/>
Total admitted assets.....		\$1,850,857 78

LIABILITIES.

Net amount of unpaid losses.....	\$112,465 46	
Reserve as required by law.....	919,157 28	
Contingent.....	10,000 00	
		<hr/>
Total liabilities.....		\$1,041,622 74
		<hr/>
Surplus as regards policy-holders.....		\$809,235 04
Assets not admitted as above stated.....		142,930 28
		<hr/>
Surplus as regards stockholders.....		\$952,165 32
Total amount at risk December 31, 1900.....		\$181,595,182 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,850,558 00
Gross premiums received.....	18,196 14
Losses paid.....	11,290 30
Losses incurred.....	10,137 15

UNITED STATES BRANCH OF THE
COMMERCIAL UNION ASSURANCE COMPANY
(LTD.) OF LONDON, ENGLAND.

Commenced Business October 1, 1861. Capital Stock, \$12,500,000.

A. H. WRAY, *Manager*.

PRINCIPAL OFFICE, CORNER PINE AND WILLIAM STS., N. Y. CITY.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agents in Maryland, . MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$12,500,000 00
Capital stock paid up in cash.....	1,250,000 00

Amount of net ledger assets December 31, 1899.... \$3,170,430 95

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$3,140,901 62	\$101,740 40
Deduct, re-insurance, rebate, abatement and return premiums	646,694 54	18,557 58

Received for premiums

other than perpetual.. \$2,494,207 08 \$83,182 82 \$2,577,389 90

Total rents and interest..... 130,274 43

Profit on sale or maturity of ledger assets during the year

over book values..... 6,529 63

Received from foreign re-insurance companies..... 38,494 93

Total income during the year..... \$2,752,688 89

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$312,648 73 accru- ing in previous years.....	\$1,899,872 25	\$42,284 99	
Deduct amount received for salvage and re-insurance....	131,714 14	8,967 47	
Net amount paid for losses.	\$1,768,158 11	\$33,317 52	\$1,801,475 63
Commissions or brokerage to agents, less received on re- insurance			492,586 90
Rents (including \$11,050 for company's use of own build- ings)			21,398 25
Salaries, fees and other charges—Officers, \$25,255.63; clerks, \$67,836.61; other employes, \$47,539.37.....			140,631 61
Taxes on premiums, \$48,550.94; on real estate, \$9,799.01..			58,349 95
Insurance Department fees and agents' licenses, \$11,272.61; municipal licenses, \$7,179.06; tax on fran- chise, \$2,289.18; internal revenue, \$16,009.48.....			36,750 33
Advertising, printing, stationery, repairs on real estate and miscellaneous expenses.....			131,657 99
Remittance to home office during the year.....			101,444 79
Total expenditures during the year.....			\$2,784,295 45

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered...	\$800,000 00
Mortgage loans on real estate.....	230,500 00
Stocks and bonds absolutely owned by the company (book value).....	1,765,740 83
Interest due and accrued on stocks, bonds and other securities.....	29,374 25
Cash in company's principal office and be- longing to the company deposited in bank.	187,704 69
Premiums due and in course of collection...	414,991 60
Bills receivable.....	5,875 67
All other assets.....	5,736 67
Market value of real estate over book value.	88,148 69
Market value of stocks and bonds over book value	117,652 92
Due from Palatine Insurance Company of Manchester (since paid).....	143,266 53
Gross assets.....	\$3,788,991 85

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$289,800 00	
Liabilities in said States.....	223,345 38	
Surplus over said liabilities.....	\$66,454 62	
Depreciation from book values.....	\$1,663 12	
Agents' debit balances unsecured.....	891 40	
		\$2 554 52
Total admitted assets.....		\$3,786,437 33

LIABILITIES.

Net amount of unpaid losses.....	\$321,649 00	
Reserve as required by law.....	1,957,128 72	
Re-insurance and return premiums.....	7,176 57	
Amount reclaimable by the insured on perpetual policies.....	97,723 54	
Total liabilities:.....		\$2,383,677 83
Surplus as regards policyholders.....		\$1,402,759 50
Assets not admitted as above stated.....		69 009 14
Surplus as regards stockholders.....		\$1,471,768 64
Total amount at risk December 31, 1900.....		\$406,910,785 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	3,407,395 00
Gross premiums received.....	36,691 87
Losses paid.....	16,989 72
Losses incurred.....	17,214 35

UNITED STATES BRANCH OF THE
GENERAL MARINE INSURANCE COMPANY
OF SAXONY, GERMANY.

Commenced Business February 4, 1861. Capital Deposited, \$290,000.

MAX GRUNDER, *Manager.*

PRINCIPAL OFFICE, NO. 334 WALNUT ST., PHILADELPHIA, PA.

Attorney to accept service in Maryland, . . . JOHN H. GILDEA, JR.

General Agent in Maryland, . . . JOHN H. GILDEA, JR.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$259,597 53

INCOME.

Amount of net ledger assets December 31, 1899..... \$259,597 53

Remittance from home office during year..... 5,000 00

From all other sources..... 8,503 88

Total income during the year..... \$244,935 39

DISBURSEMENTS.

Gross amount paid for losses (including	Marine
\$48,620 accruing in previous years).....	and Inland.
Deduct amount received for salvage and re-	
-insurance	16,868 63

Net amount paid for losses..... \$127,217 43

Commissions or brokerage to agents, less received on re-
insurance 34,170 90

Remittance to home office during year..... 95,964 66

Taxes on premiums..... 5,785 53

Insurance Department fees and agents' licenses..... 795 00

Advertising, printing, stationery, etc..... 3,296 03

Total expenditures during the year..... \$267,229 55

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$216,500 00
Cash in company's principal office and belonging to the company deposited in bank.	20,803 37
Premiums due and in course of collection..	36,920 97
	<hr/>
Total admitted assets.....	\$274,224 34

LIABILITIES.

Net amount of unpaid losses.....	\$5,800 00
Reserve as required by law.....	25,862 00
Re-insurance and return premiums.....	9,638 20
	<hr/>
Total liabilities.....	\$41,300 20
	<hr/>
Surplus as regards policyholders.....	\$232,924 14
Surplus as regards stockholders.....	\$232,924 14
	<hr/>
Total amount at risk December 31, 1900.....	\$2,841,355 00

BUSINESS IN MARYLAND IN 1900.

Marine and inland risks written in 1900.....	\$2,869,689 00
Premiums received.....	8,473 57
Losses paid.....	4,184 47
Losses incurred.....	4,184 47

UNITED STATES BRANCH OF THE
HAMBURG-BREMEN FIRE INSURANCE COMPANY
OF HAMBURG, GERMANY.

Commenced Business, January 1, 1855. Capital stock, \$525,000.

S. V. DARIEN, *Managing Director.*

PRINCIPAL OFFICE, NO. 22 PINE STREET, NEW YORK.

Attorney to accept service in Maryland, . W. T. SHACKELFORD.

General Agent in Maryland, . W. T. SHACKELFORD & Co.

CAPITAL.

Capital stock authorized.....	\$1,750,000 00
Capital stock paid up in cash.....	525,000 00

Amount of net ledger assets December 31, 1899..... \$1,350,006 40

INCOME.

	Fire.
Entire premiums collected during the year...	\$1,622,790 74
Deduct re-insurance, rebate, abatement and return premiums.....	308,781 22
	<hr/>
Received for premiums other than per- petual.....	\$1,314,009 52
Total rents and interest.....	53,920 89
Profit on sale or maturity of ledger assets during the year over book values.....	2,226 17
From all other sources.....	751 43
	<hr/>
Total income during the year.....	\$1,370,908 01

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$98,869.16 accruing in previous years).....	\$857,500 68
Deduct amount received for salvage and re- insurance	63,302 06
Net amount paid for losses.....	\$794,198 62
Paid stockholders for interest or dividends declared dur- ing the year, remitted to home office.....	71,237 26
Commissions or brokerage to agents, less received on re- insurance.....	254,582 67
Salaries and allowances to agents.....	64,739 12
Rents.....	12,292 69
Salaries, fees and other charges.....	53,372 16
Taxes on premiums, \$26,118.43; Insurance Department fees and agents' licenses, \$4,342.89; municipal licenses, \$7,140.37; tax on franchise, \$2,477.75.....	40,079 44
Advertising, printing, stationery and miscellaneous.....	72,083 10
Losses on sales or maturity of ledger assets.....	427 91
Total expenditures during the year.....	\$1,363,012 97

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,194,970 97
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securi- ties hypothecated to the company for cash actually loaned by the company.....	65,000 00
Interest due and accrued on stocks, bonds and other securities.....	15,429 16
Cash in company's principal office and be- longing to the company deposited in bank.	93,724 64
Premiums due and in course of collection....	94,845 15
Agents' debit balances.....	4,205 83
Market value of bonds and stocks over book value.....	88,956 12
Gross assets.....	\$1,557,131 87

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$100,262 50	
Liabilities in said States.....	106,669 22	
Liabilities over deposits.....	\$6,406 72	
Agents debit balances unsecured.....	\$4,205 83	4,205 83
Total admitted assets.....		\$1,552,926 04

LIABILITIES.

Net amount of unpaid losses.....	62,950 00	
Reserve as required by law.....	990,395 15	
Total liabilities.....		\$1,053,345 15
Surplus as regards policy-holders.....		\$499,580 89
Assets not admitted as above stated.....		2,200 89
Surplus as regards stockholders.....		\$497,380 00
Total amount at risk December 31, 1900.....		\$156,180.263 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,038,824 00
Premiums received.....	10,105 91
Losses paid.....	8,059 20
Losses incurred.....	8,064 20

UNITED STATES BRANCH OF THE
HELVETIA SWISS FIRE INSURANCE COMPANY
OF ST. GALL, SWITZERLAND.

Commenced Business, December 1, 1876. Capital Deposit, \$200,000.

WEED & KENNEDY, *Managers.*

PRINCIPAL OFFICE, NOS. 29 AND 31 LIBERTY ST., NEW YORK CITY.

Attorney to accept service in Maryland, HARRY T. POOR.

General Agents in Maryland { POOR & COALE.
CUNNINGHAM, COALE & Co.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$782,536 67

INCOME.

	Fire.
Entire premiums collected during the year...	\$632,248 52
Deduct re-insurance, rebate, abatement and return premiums.....	193,735 58
	<hr/>
Received for premiums other than per- petual.....	\$438,512 94
Total rents and interest.....	21,863 68
Profit on sale or maturity of ledger assets during the year over book values.....	9,118 75
Received from home office.....	40,000 00
	<hr/>
Total income during the year.....	\$509,495 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$69,922.28 accruing in previous years).....	\$394,736 62
Deduct amount received for salvage and re-insurance.....	22,939 99
Net amount paid for losses.....	\$371,796 63
Remitted to home office.....	14,501 00
Commissions or brokerage to agents, less received on re-insurance.....	120,913 23
SARIES, fees and other charges—Officers, \$3,000.....	3,000 00
Taxes on premiums.....	12,469 59
Insurance department fees and agents' licenses, \$3,149.55; municipal licenses, \$1,260.97; tax on franchise, \$2,341.27.	6,751 79
Advertising, printing, stationery, &c.....	13,034 71
Total expenditures during the year.....	\$542,466 95

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$685,567 36
Interest due and accrued on stocks, bonds and other securities.....	3,291 67
Cash in company's principal office and belonging to the company deposited in bank.	63,997 73
Premiums due and in course of collection....	68,638 98
Market value of bonds and stocks over book value.....	27,010 14
Gross assets.....	\$848,505 88

LIABILITIES.

Net amount of unpaid losses.....	\$35,888 50
Reserve as required by law.....	260,326 13
Commission, brokerage, &c.....	700 00
All other claims.....	22,464 00
Total liabilities.....	\$319,378 63
Surplus as regards policy-holders.....	\$529,127 25
Surplus as regards stockholders.....	\$529,127 25
Total amount at risk December 31, 1900.....	\$42,457.319 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$587,822 00
Premiums received.....	5,081 02
Losses paid.....	8,123 95
Losses incurred.....	10,623 95

UNITED STATES BRANCH OF THE
IMPERIAL INSURANCE COMPANY (LTD.)
OF LONDON, ENGLAND.

PRINCIPAL OFFICE, W. L. AND TRUST BUILDING, WASHINGTON, D. C.

Commenced Business in the United States in 1868. Capital Stock,
\$1,500,000.00.

J. D. BELFIELD, *General Attorney for the United States.*

PRINCIPAL OFFICE, 31 AND 33 PINE STREET, NEW YORK.

Attorney to accept service in Maryland, . . . J. SAVAGE WILLIAMS.

General Agents in Maryland. . . WILLIAMS & THOMPSON.

CAPITAL.

Capital stock authorized.....	\$6,000,000 00
Capital stock paid up in cash.....	1,500,000 00

Amount of net ledger assets December 31, 1899..... \$1,557,450 14

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,695,597 52
Deduct re-insurance, rebate, abatement and return premiums.....	409,098 05

Received for premiums other than per- petual	\$1,286,499 47
Total rents and interest.....	69,094 54
Remittance from home office.....	171,007 85
From all other sources.....	17,231 25
Total income during the year.....	\$1,543,833 11

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$159,254.04 accruing in previous years)...	\$1,018,889 74
Deduct amount received for salvage and re- insurance	80,943 30
Net amount paid for losses.....	\$937,946 44
Commissions or brokerage to agents, less received on re- insurance	265,307 66
Remitted to home office.....	71,572 77
Rents	9,869 79
Salaries, fees and other charges—Officers, \$17,729.10; clerks, \$43,606.07; other employes, \$25,066.54.....	86,401 71
Taxes on premiums, \$25,395.11; on real estate, \$18,532.46..	43,927 57
Insurance Department fees and agents' licenses, \$9,203.35; municipal licenses, \$5,602.10; tax on franchise, \$263.88..	15,069 33
Advertising, printing, stationery, &c.....	85,461 61
Losses on sales or maturity of ledger assets, \$15,639.02; other disbursements, \$20,960.72.....	36,599 74
Total expenditures during the year.....	\$1,552,156 62

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$410,616 30
Stocks and bonds absolutely owned by the company (book value).....	1,054,148 54
Interest and rents due and accrued.....	7,650 82
Cash in company's principal office and be- longing to the company deposited in bank.	84,361 79
Premiums due and in course of collection...	166,656 72
Market value of real estate over book value.	66,018 40
Market value of bonds and stocks over book value	65,903 96
Gross assets.....	\$1,855,356 53

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$263,350 00	
Liabilities in said States.....	125,278 99	
Surplus over said liabilities....	\$138,071 01	
Total admitted assets.....		\$1,855,356 53

LIABILITIES.

Net amount of unpaid losses.....	\$111,611 56	
Reserve as required by law.....	936,022 80	
Salaries, rents, expenses, taxes, etc.....	750 00	
Total liabilities.....		\$1,048,384 36
Surplus as regards policyholders.....		\$806,972 17
Assets not admitted as above stated.....		138,071 01
Surplus as regards stockholders.....		\$945,043 18
Total amount at risk December 31, 1900.....		\$172,685,969 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$1,650,910 00
Premiums received.....	13,729 40
Losses paid.....	2,596 82
Losses incurred.....	7,593 32

UNITED STATES BRANCH OF THE
LANCASHIRE INSURANCE COMPANY
OF MANCHESTER, ENGLAND.

Commenced Business June, 1872.

MILTON DARGAN, *Manager.*

PRINCIPAL OFFICE, No. 25 PINE STREET, NEW YORK, N. Y.

Attorney to accept service in Maryland, . . . C. R. GALLAGHER.

General Agents in Maryland, . . ALLMAND & GALLAGHER.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$1,969,761 41

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,432,895 01
Deduct re-insurance, rebate, abatement and return premiums.....	546,109 38
	<hr/>
Received for premiums other than per- petual	\$1,886,785 63
Deposit premiums received on perpetual risks.....	237 00
Total rents and interest.....	68,518 08
Received from home office.....	167,309 06
	<hr/>
Total income during the year.....	\$2,122,849 77

DISBURSEMENTS.

	Flre.
Gross amount paid for losses (including \$215,539.37 accruing in previous years)....	\$1,459,580 05
Deduct amount received for salvage and re- insurance	130,307 00
Net amount paid for losses.....	\$1,329,273 05
Deposit premiums returned.....	279 40
Commissions or brokerage to agents, less received on re- insurance	342,767 38
Remitted to home office.....	73,616 94
Rents	11,773 57
Salaries, fees and other charges—Officers, \$49,854.50; clerks, \$93,572.38; other employes, \$34,619.03.....	178,045 91
Taxes on premiums.....	46,226 88
Insurance Department fees and agents' licenses, \$9,558.89; municipal licenses, \$5,841.43; tax on franchise, \$2,888.14.	18,288 46
Advertising, printing, stationery, &c.....	141,874 36
Losses on sales or maturity of ledger assets.....	19,183 22
Total expenditures during the year.....	\$2,161,329 17

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$385,585 72
Stocks and bonds absolutely owned by the company (book value).....	\$1,417,743 63
Cash in company's principal office and be- longing to the company deposited in bank.	127,952 66
Premiums due and in course of collection..	225,749 15
Market value of bonds and stocks over book value	111,706 37
Gross assets.....	\$2,268,737 53

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$243,425 00
Liabilities in said States.....	186,442 65
Surplus over said liabilities.....	\$56,982 35
Total admitted assets.....	\$2,268,737 53

LIABILITIES.

Net amount of unpaid losses.....	\$265,751 50
Reserve as required by law.....	1,392,339 06
Amount reclaimable by the insured on perpetual policies.....	6,764 85
Salaries, rents, expenses, taxes, etc.....	5,000 00
	<hr/>
Total liabilities.....	\$1,669,855 41
	<hr/>
Surplus as regards policyholders.....	\$598,882 12
Assets not admitted as above stated.....	56,982 35
	<hr/>
Surplus as regards stockholders.....	\$655,864 47
Total amount at risk December 31, 1900.....	\$276,278,300 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,901,009 00
Premiums received.....	19,791 99
Losses paid.....	21,085 97
Losses incurred.....	25,242 71

UNITED STATES BRANCH OF THE
LAW UNION AND CROWN INSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business July, 1897.

HALL & HENSHAW, *United States Managers.*

PRINCIPAL OFFICE, NO. 35 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . . . A. ROSZEL CATHCART.

General Agents in Maryland, . . . A. ROSZEL CATHCART & CO.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$614,435 11

INCOME.

	Fire.
Entire premiums collected during the year..	\$558,707 60
Deduct re-insurance, rebate, abatement and return premiums.....	175,982 07
<hr/>	
Received for premiums other than per- petual	\$382,725 53
Total rents and interest.....	20,104 29
From all other sources—Cash from home office.....	17,796 00
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Total income during the year.....	\$420,625 82

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$33,563.35 accruing in previous years)....	\$306,598 16
Deduct amount received for salvage and re- insurance	51,001 29
Net amount paid for losses.....	\$255,596 87
Commissions or brokerage to agents, less received on re- insurance	104,423 58
Remitted to home office.....	32,618 28
Rents	600 00
Salaries, fees and other charges—Officers, \$1,530; clerks, \$5,047.54; other employes, \$300.....	6,877 54
Taxes on premiums, \$6,222.30; U. S. revenue, \$926.74..	11,639 27
Insurance Department fees and agents' licenses, \$3,523 96; municipal licenses, \$943.27; tax on fran- chise, \$23.....	
Advertising, printing, stationery, &c.....	
Miscellaneous	1,480 62
	6,551 03
Total expenditures during the year.....	\$419,787 19

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$601,797 25
Interest due and accrued on stocks, bonds and other securities.....	3,513 63
Cash in company's principal office and be- longing to the company deposited in bank.	13,121 15
Premiums due and in course of collection...	42,335 46
Agents' debit balances.....	355 34
Market value of bonds and stocks over book value	32,182 75
Gross assets.....	\$693,305 58

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$69,375 00	
Liabilities in said States.....	5,099 00	
	<hr/>	
Surplus over said liabilities.....	\$64,276 00	
Total admitted assets.....		\$693,305 58

LIABILITIES.

Net amount of unpaid losses.....	\$53,779 96	
Reserve as required by law.....	226,174 47	
All other liabilities.....	5,404 27	
	<hr/>	
Total liabilities.....		\$285,358 70
		<hr/>
Surplus as regards policyholders.....		\$407,946 88
Assets not admitted as above stated.....		642 76
		<hr/>
Surplus as regards stockholders.....		\$408,589 64
Total amount at risk December 31, 1900.....	\$39,809,886 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$377,204 00
Premiums received.....	3,480 81
Losses paid.....	743 61
Losses incurred.....	2,843 61

UNITED STATES BRANCH OF THE
LION FIRE INSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business 1880. Capital Stock, \$560,069.

JAMES H. BREWSTER, *Manager.*

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, . . . WM. W. BALDWIN.

General Agents in Maryland, . . BALDWIN & FRICK.

CAPITAL.

Capital stock authorized.....	\$4,125,000 00
Capital stock paid up in cash.....	\$560,069 00

Amount of net ledger assets December 31, 1899.....	\$810,549 15
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INCOME.

	Fire.
Entire premiums collected during the year..	\$832,679 38
Deduct re-insurance, rebate, abatement and return premiums.....	266,925 30

Received for premiums other than per- petual	\$565,754 08
Total rents and interest.....	27,089 32
Profit on sale or maturity of ledger assets during the year over book values.....	3,659 38
Total income during the year.....	\$596,502 78

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$40,565.30 accruing in previous years)....	\$447,823 73
Deduct amount received for salvage and re- insurance	88,377 50
Net amount paid for losses.....	\$359,446 23
Remitted to home office.....	30,466 55
Commissions or brokerage to agents, less received on re- insurance	122,440 76
Rents	1,854 47
Salaries, fees and other charges—Officers, \$10,000; clerks and other employes, \$22,169 43.....	32,169 43
Taxes on premiums, \$10,101.27; on real estate, \$68.22....	10,169 49
Insurance Department fees and agents' licenses, \$4,055.83; municipal licenses, \$2,254.36; tax on franchise, \$294.35; war tax, \$3,528.61; fire patrol tax, \$2,816.35.....	13,219 50
Advertising, printing, stationery, &c.....	31,891 98
Losses on sales or maturity of ledger assets.....	76 78
Total expenditures during the year.....	\$601,735 19

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$4,500 00
Mortgage loans on real estate.....	232,577 50
Stocks and bonds absolutely owned by the company (book value).....	468,793 75
Interest due and accrued on stocks, bonds and other securities.....	12,362 23
Cash in company's principal office and be- longing to the company deposited in bank.	71,684 11
Premiums due and in course of collection..	44,948 86
Agents' debit balances.....	27,877 49
Market value of bonds and stocks over book value	16,596 25
Gross assets.....	\$879,340 19
Deduct ledger liabilities.....	116 11
	\$879,224 08

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$203,665 00	
Liabilities in said States.....	53,267 17	
Surplus over said liabilities.....	\$150,397 83	
Bonds and stocks.....		\$4,200 00
Total admitted assets.....		\$875,024 08

LIABILITIES.

Net amount of unpaid losses.....	\$49,442 27	
Reserve as required by law.....	433,812 47	
Re-insurance and return premiums.....	14,898 98	
Commission, brokerage, etc.....	3,212 00	
Total liabilities.....		\$501,365 72
Surplus as regards policyholders.....		\$373,658 36
Assets not admitted as above stated.....		154,597 83
Surplus as regards stockholders.....		\$528,256 19
Total amount at risk December 31, 1900.....		\$79,853,257 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$628,919 00
Premiums received.....	6,380 17
Losses paid.....	7,131 32
Losses incurred.....	8,480 46

UNITED STATES BRANCH OF THE
LIVERPOOL AND LONDON AND GLOBE INS. CO.
OF LIVERPOOL, ENGLAND.

Commenced Business, 1848. Capital Deposit, \$277,000.

HENRY W. EATON, *Resident Manager.* GEO. W. HOYT, *Deputy Manager.*

PRINCIPAL OFFICE, NO. 45 WILLIAM ST., NEW YORK CITY.

Attorney to accept service in Maryland, . W. STEWART POLK.

General Agent in Maryland, . W. STEWART POLK.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$8,181,892 60

INCOME.

	Fire.
Entire premiums collected during the year...	\$6,695,280 70
Deduct re-insurance, rebate, abatement and return premiums.....	1,693,292 19
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Received for premiums other than per- petual.....	\$5,001,988 51
Deposit premiums received on perpetual risks.....	8,015 20
Total rents and interest.....	330,045 28
Received from home office.....	109,015 91
From all other sources.....	1,987 71
<hr/>	
Total income during the year.....	\$5,451,052 61

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$526,278.01 accruing in previous years)....	\$3,988,865 43
Deduct amount received for salvage and re- insurance	657,852 38
Net amount paid for losses.....	\$3,331,013 05
Deposit premiums returned.....	14,199 13
Remitted to home office.....	275,400 37
Commissions or brokerage to agents, less received on re- insurance.....	854,883 41
Expenditure, life account.....	6,081 68
Rents	31,913 04
Salaries, fees and other charges—Officers, \$94,415; clerks, \$214,602.71; other employes, \$26,663.....	335,380 71
Taxes on premiums, \$125,190.55; on real estate, \$29,017.20.	154,207 75
Insurance department fees and agents' licenses, \$23,432.64 municipal licenses, \$1,438.49; tax on franchise, \$203.94..	25,075 07
Advertising, printing, stationery, &c.....	296,974 58
Losses on sales or maturity of ledger assets.....	10,297 05
Total expenditures during the year.....	\$5,335,425 84

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,859,430 79
Mortgage loans on real estate.....	3,194,350 00
Stocks and bonds absolutely owned by the company (book value).....	2,358,520 75
Interest and rents due and accrued.....	48,622 90
Cash in company's principal office and be- longing to the company deposited in bank.	883,985 49
Premiums due and in course of collection....	861,855 94
Bills receivable.....	2,175 00
Market value of real estate over book value..	51,817 21
Market value of bonds and stocks over book value	386,649 25
All other assets.....	332 66
Gross assets.....	\$9,647,739 99
Deduct ledger liabilities.....	942 57

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$294,625 00	
Liabilities in said States.....	292,276 27	
Surplus over said liabilities.....	\$2,348 73	
Total admitted assets.....		\$9,646,797 42

LIABILITIES.

Net amount of unpaid losses.....	\$511,074 09	
Reserve as required by law.....	3,771,409 96	
Net premium reserve.....	84,599 09	
Re-insurance and return premiums.....	232,842 33	
Due for contingent commissions.....	20,000 00	
Amount reclaimable by the insured on perpetual policies.....	317,486 15	
Total liabilities.....		\$4,937,411 62
Surplus as regards policy-holders.....		\$4,709,385 80
Assets not admitted as above stated.....		2,348 73
Surplus as regards stockholders.....	\$4,711,734 53	
Total amount at risk December 31, 1900.....		\$873,772,571 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,982,608 00
Premiums received.....	37,514 84
Losses paid.....	24,577 15
Losses incurred.....	36,847 15

UNITED STATES BRANCH OF THE
LONDON ASSURANCE CORPORATION
OF LONDON, ENGLAND.

Commenced Business, 1872. Capital Stock, \$448,275.

CHARLES L. CASE, *Manager.*

PRINCIPAL OFFICE, No. 44 PINE ST., NEW YORK CITY.

Attorney to accept service in Maryland, W. J. DONNELLY.

General Agents in Maryland, MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$896,550 00
Capital stock paid up in cash.....	448,275 00

Amount of net ledger assets December 31, 1899..... \$2,117,102 49

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,055,206 71	\$639,724 27	
Deduct re-insurance, rebate, abatement and return premiums.....	200,575 76	291,218 73	
Received for premiums other than perpetual..	\$854,630 95	\$348,505 54	\$1,203,136 49
Total rents and interest.....			75,361 55
Profit on sale or maturity of ledger assets during the year over book values.....			296 69
Total income during the year.....			\$1,278,794 73

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$143,333.95 accru- ing in previous years).....	\$589,840 21	\$389,223 58	
Deduct amount received for sal- vage and re-insurance.....	73,987 56	195,472 33	
Net amount paid for losses.....	\$515,852 65	\$193,751 25	\$709,603 90
Remitted to head office.....			113,221 35
Commissions or brokerage to agents, less received on re- insurance.....			201,781 67
Rents.....			14,442 50
Salaries, fees and other charges—Officers, \$27,700; clerks, \$44,728.02; other employes, \$16,199.81.....			88,627 83
Taxes on premiums, \$26,751.23; internal revenue, \$4,925.71.			31,676 94
Insurance Department fees and agents' licenses, \$8,192.08; municipal licenses, \$3,818.70; tax on franchise, \$891.60..			12,902 38
Advertising, printing, stationery, &c.....			47,859 18
Losses on sales or maturity of ledger assets.....			179 00
Total expenditures during the year.....			\$1,220,294 75

ASSETS.

Due from other companies for losses.....	\$14,514 81	
Stocks and bonds absolutely owned by the company (book value).....	1,926,188 75	
Interest due and accrued on stocks, bonds and other securities.....	5,889 59	
Cash in company's principal office and be- longing to the company deposited in bank.	234,898 91	
Premiums due and in course of collection....	168,681 81	
Bills receivable.....	132 78	
Market value of bonds and stocks over book value.....	64,785 00	
Gross assets.....		\$2,415,091 65

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)	\$240,687 50	
Liabilities in said States.....	67,078 43	
Surplus over said liabilities.....	\$173,609 07	
Total admitted assets.....		\$2,415,091 65

LIABILITIES.

Net amount of unpaid losses.....	\$162,807 00	
Reserve as required by law.....	777,280 33	
Re-insurance premiums.....	55,319 79	
Salaries, rents, expenses, taxes, &c.....	10,500 00	
Amount reclaimable by the insured.....	174 80	
Total liabilities.....		\$1,006,081 92
Surplus as regards policy-holders.....		\$1,409,009 73
Assets not admitted as above stated.....		173,609 07
Surplus as regards stockholders.....	\$1,582,618 80	
Total amount at risk December 31, 1900.....		\$163,096,811 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written 1900.....	\$1,429,905 00
Premiums received.....	14,791 42
Losses paid.....	3,881 18
Losses incurred.....	5,237 18

UNITED STATES BRANCH OF THE
LONDON AND LANCASHIRE FIRE INSURANCE CO.
OF LIVERPOOL, ENGLAND.

Commenced Business 1879. Capital Deposit, \$200,000.

ARCHIBALD C. MCILWAINE, *Manager.*

PRINCIPAL OFFICE, 57 AND 59 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland, . . . JNO. P. LAUBER.

General Agent in Maryland, . . . JNO. P. LAUBER.

CAPITAL.

Capital deposit authorized..... \$200,000 00

Amount of net ledger assets December 31, 1899.... \$2,531,571 00

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,432,476 48
Deduct re-insurance, rebate, abatement and return premiums.....	823,273 25
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Received for premiums other than per- petual	\$1,609,203 23
Total rents and interest.....	88,391 73
<hr/>	
Total income during the year.....	\$1,697,594 96

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$179,894.13 accruing in previous years) ..	\$1,188,921 34
Deduct amount received for salvage and re- insurance	267,271 33
Net amount paid for losses.....	\$921,650 01
Commissions or brokerage to agents, less received on re- insurance	298,187 34
Remittance to head office.....	404,620 15
Rents	20,088 42
Salaries, fees and other charges—Officers, \$45,405.15; clerks, \$59,598.72; other employes, \$40,002.22.....	145,006 09
Taxes on premiums, \$35,517.78; on real estate, \$4,450.47; on other investments, \$116.46.....	40,084 71
Insurance Department fees and agents' licenses, \$11,257.81; municipal licenses, \$5,467.59; tax on fran- chise, \$482.12.....	17,207 52
Advertising, printing, stationery, &c.....	114,868 17
Other disbursements.....	71,849 97
Total expenditures during the year.....	\$2,033,562 38

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$300,000 00
Stocks and bonds absolutely owned by the company (book value).....	\$1,598,277 63
Cash in hands of special agents.....	936 41
Interest due and accrued on stocks, bonds and other securities.....	22,724 09
Cash in company's principal office and be- longing to the company deposited in bank.	103,810 60
Premiums due and in course of collection...	250,798 66
Bills receivable.....	4,861 97
Cash in hands of U. S. trustees.....	175,000 00
Balance due from other companies.....	12,716 99
Market value of bonds and stocks over book value.....	106,376 62
Re-insurance due on paid losses.....	971 66
Gross assets.....	\$2,576,474 63

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$284,525 00	
Liabilities in said States.....	131,915 43	
Surplus over said liabilities.....	\$152,609 57	
Cash in hands of special agents.....	\$936 41	
Balance due from other companies.....	999 66	
		<hr/>
		\$1,936 07
Total admitted assets.....		<hr/>
		\$2,574,538 56

LIABILITIES.

Net amount of unpaid losses.....	\$137,634 29	
Reserve as required by law.....	1,466,834 54	
Re-insurance and return premiums.....	29,159 94	
Total liabilities.....		<hr/>
		\$1,633,628 77
Surplus as regards policyholders.....		<hr/>
		\$940,909 79
Assets not admitted as above stated.....		154,545 64
Surplus as regards stockholders.....		<hr/>
		\$1,095,455 43
Total amount at risk December 31, 1900.....	\$387,853,743 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$5,100,100 00
Premiums received.....	42,113 53
Losses paid.....	15,352 43
Losses incurred.....	15,372 43

UNITED STATES BRANCH OF THE
MAGDEBURG FIRE INSURANCE COMPANY
OF MAGDEBURG, GERMANY.

Commenced Business December 2, 1896.

P. E. RASOR, *Manager.*

PRINCIPAL OFFICE, No. 71 WILLIAM STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . . J. O'G. ALLMAND.

General Agents in Maryland, . ALLMAND & GALLAGHER.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$826,311 31

INCOME.

	Fire.	
Entire premiums collected during the year..	\$1,102,635 82	
Deduct re-insurance, rebate, abatement and return premiums.....	320,987 33	
		<hr/>
Received for premiums other than per- petual		\$781,648 49
Total rents and interest.....		26,707 22
Remittances from home office.....		77,418 75
		<hr/>
Total income during the year.....		\$885,774 46

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$102,799 accruing in previous years).....	\$508,440 60
Deduct amount received for salvage and re- insurance	52,964 20
Net amount paid for losses.....	\$555,476 40
Commissions or brokerage to agents, less received on re- insurance	165,410 80
Rents	10,546 38
Salaries, fees and other charges—Officers, \$18,000; clerks, \$52,296.94.....	70,296 94
Taxes on premiums.....	14,846 34
Insurance Department fees and agents' licenses, \$6,990.73; municipal licenses, \$6,926.97; tax on fran- chise, \$732.65.....	14,350 35
Advertising, printing, stationery and miscellaneous.....	65,778 87
Remittances to home office.....	596 13
Total expenditures during the year.....	\$897,302 21

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$770,725 00
Interest due and accrued on stocks, bonds and other securities.....	7,612 50
Cash in company's principal office and be- longing to the company deposited in bank.	866 44
Premiums due and in course of collection....	86,424 46
Cash in hands of trustees.....	43,192 12
Market value of bonds and stocks over book value	20,087 50
Gross assets.....	\$928,908 02

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$225,150 00
Liabilities in said States.....	88,946 41
Surplus over said liabilities.....	\$136,203 59
Total admitted assets.....	\$928,908 02

LIABILITIES.

Net amount of unpaid losses.....	\$71,524 85
Reserve as required by law.....	517,043 99
Total liabilities.....	<u>\$588,568 84</u>
Surplus as regards policyholders.....	\$340,339 18
Assets not admitted as above stated.....	136,203 59
Surplus as regards stockholders.....	<u>\$476,542 77</u>
Total amount at risk December 31, 1900.....	\$85,106,216 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$901,269 00
Premiums received.....	7,577 83
Losses paid.....	2,985 64
Fire, marine and inland risks written in 1900.....	\$901,269 00
Losses incurred.....	3,985 64

UNITED STATES BRANCH OF THE
MANCHESTER ASSURANCE COMPANY
OF MANCHESTER, ENGLAND.

Commenced Business, December, 1890. Capital Stock, \$1,000,000.

GEORGE S. A. YOUNG, *Manager.*

PRINCIPAL OFFICE, No. 42 CEDAR STREET, NEW YORK.

Attorney to accept service in Maryland, . . . E. B. DU VAL.

General Agents in Maryland, . E. B. DU VAL & Co.

CAPITAL.

Capital stock authorized.....	\$10,000,000 00
Capital stock paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31, 1899.....	\$1,468,408 61

INCOME.

	Fire.
Entire premiums collected during the year...	\$2,038,019 54
Deduct re-insurance, rebate, abatement and return premiums.....	650,769 48
Received for premiums other than per- petual.....	\$1,387,250 06
Total rents and interest.....	52,496 72
Profit on sale or maturity of ledger assets during the year over book values.....	8,032 44
Received from home office.....	156,757 00
Total income during the year.....	\$1,604,536 22

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$125,685.47 accruing in previous years)....	\$1,058,123 21
Deduct amount received for salvage and re- insurance.....	182,072 04
Net amount paid for losses.....	\$876,051 17
Commissions or brokerage to agents, less received on re- insurance.....	283,502 36
Doubtful accounts.....	1,830 39
Rents.....	10,215 03
Salaries, fees and other charges — Officers, \$25,772.58; clerks, \$34,277.11; other employes, \$26,552.39.....	86,602 08
Taxes on premiums.....	40,764 68
Insurance department fees and agents' licenses, \$11,703.28; municipal licenses, \$6,860.55; tax on franchise, \$1,373.22.	19,937 05
Advertising, printing, stationery, &c.....	78,183 06
Sent home office.....	146,903 53
Total expenditures during the year.....	\$1,543,989 35

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$2,900 00	
Stocks and bonds absolutely owned by the company (book value).....	1,368,350 85	
Interest due and accrued on stocks, bonds and other securities.....	5,054 17	
Cash in company's principal office and be- longing to the company deposited in bank.	157,102 20	
Premiums due and in course of collection....	223,318 82	
Bills receivable.....	602 43	
Market value of real estate over book value..	412 14	
Market value of bonds and stocks over book value.....	32,529 15	
Due from other companies for re-insurance losses paid.....	4,293 85	
Gross assets.....		\$1,794,563 61

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$242,250 00	
Liabilities in said States.....	108,603 22	
Surplus over said liabilities.....	\$133,646 78	
Agents' debit balances unsecured.....	\$448 50	
		\$448 50
Total admitted assets.....		\$1,794,115 11

LIABILITIES.

Net amount of unpaid losses.....	\$174,570 68	
Reserve as required by law.....	1,035,248 25	
Re-insurance and return premiums.....	32,602 73	
Total liabilities.....		\$1,242,421 66
Surplus as regards policyholders.....		\$551,693 45
Assets not admitted as above.....		134,095 28
Surplus as regards stockholders.....	\$685,788 73	
Total amount at risk December 31, 1900.....		\$194,146,167 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,890,128 00
Premiums received.....	15,584 31
Losses paid.....	15,132 68
Losses incurred.....	20,031 11

UNITED STATES BRANCH OF THE
NATIONAL ASSURANCE COMPANY
OF DUBLIN, IRELAND.

Commenced Business, July, 1899. Capital Stock, \$500,000.

CLEMENT CHEVALLIER CREAM, *Manager*.

PRINCIPAL OFFICE, HARTFORD, CONN.

Attorney to accept service in Maryland, . . W. J. DONNELLY.

General Agents in Maryland . MAURY & DONNELLY.

CAPITAL.

Capital stock authorized.....	\$5,000,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899..... \$376,909 05

INCOME.

	Fire.
Entire premiums collected during the year..	\$709,669 65
Deduct re-insurance, rebate, abatement and return premiums.....	\$178,504 73

Received for premiums other than per-
petual.....

\$531,164 92

Total rents and interest..... 14,387 12

Profit on sale or maturity of ledger assets during the year
over book values..... 1,222 85

Remittance from home office..... 45,132 42

Total income during the year..... \$591,907 31

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$25,990.72 accruing in previous years)....	\$293,031 08
Deduct amount received for salvage and re- insurance.....	13,709 64
Net amount paid for losses.....	\$279,321 44
Commissions or brokerage to agents, less received on re- insurance.....	130,546 81
Salaries and allowances to agents—Agents' balances, charged to profit and loss, \$850; maps, \$4,472.30; post- age, telegrams, express and exchange, \$3,984.18.....	8,464 98
Rents.....	1,266 60
Salaries, fees and other charges—Officers, \$8,275; clerks, \$13,463.34; other employes, \$26,730.85.....	48,469 19
Taxes on premiums, \$7,114.92.....	7,114 92
Insurance department fees and agents' licenses, \$2,598.07; municipal licenses, \$478.49.....	3,076 56
Advertising, printing, stationery, &c.....	16,382 96
Remitted to home office.....	242 24
Total expenditures during the year.....	\$494,885 70

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$412,486 70
Interest due and accrued on stocks, bonds and other securities.....	1,250 00
Cash in company's principal office and be- longing to the company deposited in bank.	61,443 96
Premiums due and in course of collection....	85,686 62
Market value of bonds and stocks over book value.....	10,563 30
Gross assets.....	\$571,430 58

LIABILITIES.

Net amount of unpaid losses.....	\$44,785 29	
Reserve as required by law.....	298,195 78	
Re-insurance and return premiums.....	20,437 63	
		<hr/>
Total liabilities.....		\$363,418 70
		<hr/>
Surplus as regards policy-holders.....		\$208,011 88
Surplus as regards stockholders.....	\$208,011 88	
Total amount at risk December 31, 1900.....	\$42,168,906 00	

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$697,934 00
Premiums received.....	6,275 12
Losses paid.....	4,863 49
Losses incurred.....	4,863 49

UNITED STATES BRANCH OF THE
NORTH BRITISH & MERCANTILE INSURANCE CO.
OF LONDON, ENGLAND.

Commenced Business August 16, 1866. Capital Stock, \$3,437,500.

E. G. RICHARDS, *Manager.*

PRINCIPAL OFFICE, 54 WILLIAM STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . . . M. O. SELDEN.

CAPITAL.

Capital stock subscribed for.....	\$13,750,000 00
Capital stock paid up in cash.....	3,437,500 00

Amount of net ledger assets December 31, 1899..... \$3,507,207 80

INCOME.

	Fire.
Entire premiums collected during the year...	\$3,420,356 93
Deduct rebate, re-insurance, abatement and return premiums.....	743,369 10
Received for premiums other than per- petual	\$2,676,987 83
Deposit premiums received on perpetual risks.....	712 00
Total rents and interest.....	125,525 37
Profit on sale or maturity of ledger assets during the year over book values.....	71,798 63
Received under treaty contracts.....	54,157 90
Total income during the year.....	\$2,929,181 73

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$237,230.83 accruing in previous years)...	\$1,845,316 14
Deduct amount received for salvage and re- insurance	83,444 10
Net amount paid for losses.....	\$1,761,872 04
Deposit premiums returned.....	218 50
Commissions or brokerage to agents, less received on re- insurance	490,880 15
Profit and loss.....	8,313 19
Rents	21,342 34
Salaries, fees and other charges — Officers, \$60,822.72; clerks, \$82,378.52; other employes, \$20,454.77.....	163,656 01
Taxes on premiums, \$46,677.73.....	92,598 92
Insurance department fees and agents' licenses, \$33,613.74.....	
\$12,307.45; municipal licenses and internal revenue,	
Advertising, printing, stationery, &c.....	158,607 18
Remitted to home office.....	2,122 58
Total expenditures during the year.....	\$2,699,610 91

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$3,565,435 28	
Interest due and accrued on stocks, bonds and other securities.....	41,663 00	
Cash in company's principal office and belonging to the company deposited in bank.	167,834 48	
Premiums due and in course of collection...	343,736 65	
Bills receivable:.....	1,060 60	
Due from other companies.....	11,121 41	
Market value of bonds and stocks over book value	121,303 72	
		<hr/>
Gross assets.....		\$4,252,155 14
Deduct ledger liabilities.....		8,673 15

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$293,940 00	
Liabilities in said States.....	234,314 14	
		<hr/>
Surplus over said liabilities....	59,625 86	
		<hr/>
Total admitted assets.....		\$4,243,481 99

LIABILITIES.

Net amount of unpaid losses.....	\$317,402 45	
Reserve as required by law.....	2,010,650 06	
Amount reclaimable by the insured on perpetual policies.....	5,313 51	
		<hr/>
Total liabilities.....		\$2,333,366 02
		<hr/>
Surplus as regards policyholders.....		\$1,910,115 97
Assets not admitted as above stated.....		59 625 86
		<hr/>
Surplus as regards stockholders.....		\$1,969,741 83
		<hr/>
Total amount at risk December 31, 1900.....		\$418,928,388 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,720,151 00
Premiums received.....	37,285 97
Losses paid.....	23,521 88
Losses incurred.....	29,251 16

UNITED STATES BRANCH OF THE
NORTHERN ASSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business 1836. Capital Stock, \$1,500,000.

H. E. WILSON, *General Manager.*

GEO. W. BABB, *Manager.*

PRINCIPAL OFFICE, NO. 38 PINE STREET, NEW YORK.

Attorney to accept service in Maryland, . . . J. SAVAGE WILLIAMS.

General Agents in Maryland, . . WILLIAMS & THOMPSON.

CAPITAL.

Capital stock authorized.....\$15,000,000 00

Capital stock paid up in cash..... 1,500,000 00

Amount of net ledger assets December 31, 1899..... \$2,345,332 86

INCOME.

Fire.

Entire premiums collected during the year.. \$1,695,120 04

Deduct re-insurance, rebate, abatement and

return premiums..... 506,041 30

Received for premiums other than per-

petual \$1,189,078 74

Total rents and interest..... 86,923 01

Received from head office..... 27,956 71

Total income during the year..... \$1,303,958 46

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including	
\$106,106.76 accruing in previous years)...	\$903,651 66
Deduct amount received for salvage and re-	
insurance	228,017 98
Net amount paid for losses.....	\$675,633 68
Commissions or brokerage to agents, less received on re-	
insurance	190,242 18
Rents (including \$7,000 for company's use of own build-	
ings), less \$625 from sub-leases.....	14,731 57
Salaries, fees and other charges.....	87,510 60
Taxes on premiums, \$37,472.60; on real estate, \$1,670.04...	39,142.64
Insurance Department fees and agents' licenses, \$7,511.80;	
municipal licenses, \$4,230.31; tax on franchise, \$2,821.13.	14,563.24
Advertising, printing, stationery, &c.....	121,876 64
Remitted to head office.....	131,334 29
Total expenditures during the year.....	\$1,275,034 84

ASSETS.

Book value of real estate and ground rents	
owned by the company unincumbered....	\$115,000 00
Stocks and bonds absolutely owned by the	
company (book value).....	2,162,868.75
Interest due and accrued on stocks, bonds	
and other securities.....	7,216 33
Cash in company's principal office and be-	
longing to the company deposited in bank.	1,872 61
Cash deposited in banks.....	105,551 96
Premiums due and in course of collection...	218,643 78
Bills receivable.....	3,425 22
Agents' debit balances.....	1,397 68
Market value of bonds and stocks over book	
value	112,761 25
Gross assets.....	\$2,728,737 58
Deduct ledger liabilities.....	15,859 74

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$289,800 00
Liabilities in said States.....	126,399 21
Surplus over said liabilities.....	\$163,400 79
Total admitted assets.....	\$2,712,877 84

LIABILITIES.

Net amount of unpaid losses.....	\$150,635 47
Reserve as required by law.....	1,021,688 09
Re-insurance and return premiums.....	11,737 82
Salaries, rents, expenses, taxes, etc.....	500 00
Commission, brokerage, etc.....	24 80
All other claims.....	337 75
Total liabilities.....	\$1,184,922 93
Surplus as regards policyholders.....	\$1,527,952 91
Assets not admitted as above stated.....	163,400 79
Surplus as regards stockholders.....	\$1,691,354 70
Total amount at risk December 31, 1900.....	\$200,639,990 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,003,922 00
Premiums received.....	25,985 05
Losses paid.....	13,435 60
Losses incurred.....	18,666 01

UNITED STATES BRANCH OF THE
NORTH GERMAN FIRE INSURANCE COMPANY
OF HAMBURG, GERMANY.

Commenced Business, September, 1893.

ADOLPH LOEB, *Manager.*

PRINCIPAL OFFICE, NOS. 189 AND 191 LA SALLE ST., CHICAGO, ILL.

Attorney to accept service in Maryland, . . . P. M. BIRCKHEAD.

General Agents in Maryland, . . . BIRCKHEAD & SON.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$569,807 73

INCOME.

	Fire.
Entire premiums collected during the year..	\$721,437 01
Deduct re-insurance, rebate, abatement and return premiums.....	283,848 73
	<hr/>
Received for premiums other than per- petual.....	\$437,588 28
Total rents and interest.....	19,400 07
Profit on sale or maturity of ledger assets during the year over book values.....	1,733 76
Received from home office.....	69,696 88
	<hr/>
Total income during the year.....	\$528,418 99

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$48,639.64 accruing in previous years).....	\$489,404 16
Deduct amount received for salvage and re-insurance.....	85,820 47
	<hr/>
Net amount paid for losses.....	\$403,583 69
Commissions or brokerage to agents, less received on re-insurance.....	113,359 63
Rents.....	1,871 62
Salaries, fees and other charges.....	23,186 42
Taxes on premiums.....	10,812 66
Insurance department fees and agents' licenses, \$2,940.34; municipal licenses, \$1,508.06; tax on franchise, \$102.21..	4,550 61
Advertising, printing, stationery, &c.....	19,938 79
Interest remitted to home office.....	15,667 68
	<hr/>
Total expenditures during the year.....	\$592,971 10

ASSETS.

Mortgage loans on real estate.....	55,000 00
Stocks and bonds absolutely owned by the company (book value).....	357,311 89
Interest due and accrued on stocks, bonds and other securities.....	2,080 43
Cash in company's principal office and belonging to the company deposited in bank.	13,616 60
Premiums due and in course of collection....	65,274 51
Certificates of deposits in hands of trustees..	79,327 13
Due from other companies for re-insurance on losses paid	3,086 52
Market value of bonds and stocks over book value	13,954 36
	<hr/>
Admitted assets.....	\$589,651 44

LIABILITIES.

Net amount of unpaid losses.....	\$37,930 05
Reserve as required by law.....	287,544 43
Re-insurance and return premiums.....	18,772 75
	<hr/>
Total liabilities.....	\$344,247 23
	<hr/>
Surplus as regards policy-holders.....	\$245,404 21
Surplus as regards stockholders.....	\$245,404 21
Total amount at risk December 31, 1900.....	\$43,063,876 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$472,778 00
Premiums received.....	5,188 41
Losses paid.....	3,472 27
Losses incurred.....	5,125 90

UNITED STATES BRANCH OF THE
NORWICH UNION FIRE INSURANCE SOCIETY
OF NORWICH, ENGLAND.

Commenced Business, 1877. Capital Stock, \$660,000.

J. MONTGOMERY HARE, *Manager*.

PRINCIPAL OFFICE, NOS. 56 AND 58 PINE STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . . . M. WARNER HEWES.

General Agents in Maryland, . . . M. WARNER HEWES & SON.

CAPITAL.

Capital stock authorized.....	\$5,500 000 00
Capital stock paid up in cash.....	660,000 00

Amount of net ledger assets December 31, 1899..... \$2,055,938 50

INCOME.

	Fire.
Entire premiums collected during the year..	\$2,161,230 63
Deduct re-insurance, rebate, abatement and return premiums.....	517,733 66
Received for premiums other than per- petual.....	\$1,643,496 97
Total rents and interest.....	71,861 22
Profit on sale or maturity of ledger assets during the year over book values.....	43,634 59
Total income during the year.....	\$1,758,992 78

DISBURSEMENTS.

Fire.

Gross amount paid for losses.....	\$1,196,016 47
Deduct amount received for salvage and re-insurance.....	141,735 37
Net amount paid for losses.....	\$1,054,281 10
Commissions or brokerage to agents, less received on re-insurance	319,644 69
Rents	16,895 74
Salaries, fees and other charges — Officers, \$39,925.94; clerks, \$43,348.15; other employes, \$65,615.38.....	148,889 47
Taxes on premiums, \$22,377.22; on other taxes, \$11,329.65.	33,706 85
Insurance department fees and agents' licenses, \$10,986.66; municipal licenses, \$5,326.26; tax on franchise, \$1,490.24.	17,803 16
Advertising, printing, stationery and miscellaneous.....	91,350 28
Cash remitted to home office.....	104,714 99
Total expenditures during the year.....	\$1,787,286 28

ASSETS.

Mortgage loans on real estate.....	\$40,000 00
Stocks and bonds absolutely owned by the company (book value).....	1,812,238 30
Interest due and accrued on stocks, bonds and other securities.....	20,651 16
Cash in company's principal office and belonging to the company deposited in bank.	175,406 70
Premiums due and in course of collection.....	187,502 83
Due from other companies for re-insurance..	1,755 34
Market value of bonds and stocks over book value.....	114,665 45
Gross assets.....	\$2,352,219 78

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$223,190 00
Liabilities in said States.....	129,663 30
Surplus over said liabilities.....	\$93,526 70
Total admitted assets.....	\$2,352,219 78

LIABILITIES.

Net amount of unpaid losses.....	\$144,272 36
Reserve as required by law.....	1,247,221 04
Re-insurance and return premiums.....	11,075 90
Salaries, rents, expenses, taxes, &c.....	16,632 52
	<hr/>
Total liabilities.....	\$1,419,201 82
	<hr/>
Surplus as regards policy-holders.....	933,017 96
Assets not admitted as above stated.....	93,526 70
	<hr/>
Surplus as regards stockholders.....	\$1,026,544 66
	<hr/>
Total amount at risk December 31, 1900.....	\$248,943,848 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$4,356,966 00
Premiums received.....	39,409 76
Losses paid.....	29,366 45
Losses incurred.....	28,318 17

UNITED STATES BRANCH OF THE
PALATINE INSURANCE COMPANY (LTD.)
OF LONDON, ENGLAND.

Commenced Business, 1901. Capital Stock, \$500,000.

A. H. WRAY, *Manager.*

C. J. HOLMAN, *Assistant Manager.*

PRINCIPAL OFFICE, PINE AND WILLIAM STREETS, NEW YORK CITY.

Attorney to accept service in Maryland, . J. RAMSAY BARRY.

General Agents in Maryland, . J. RAMSAY BARRY & Co.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

INCOME.

From home office.....	\$892,000 00
Total income during the year.....	\$892,000 00

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$892,000 00
Gross assets.....	\$892,000 00

LIABILITIES.

Total liabilities.....	\$892,000 00
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UNITED STATES BRANCH OF THE
PHOENIX ASSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business, October, 1879.

A. D. IRVING, *Manager.*

PRINCIPAL OFFICE, NOS. 37 AND 39 LIBERTY ST., NEW YORK CITY.

Attorney to accept service in Maryland, . CLAUDE WORTHINGTON.

General Agents in Maryland, . LUCKETT & WORTHINGTON.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$2,620,991 11

INCOME.

	Fire.
Entire premiums collected during the year..	\$3,423,488 63
Deduct re-insurance, rebate, abatement and return premiums.....	1,142,166 55
	<hr/>
Received for premiums other than per- petual.....	\$2,281,322 08
Total rents and interest.....	73,210 26
Received from home office.....	48,625 00
	<hr/>
Total income during the year.....	\$2,403,157 34

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$253,326 accruing in previous years).....	\$2,255,470 53
Deduct amount received for salvage and re- insurance.....	695,016 89
Net amount paid for losses.....	\$1,560,453 64
Commissions or brokerage to agents, less received on re- insurance.....	446,941 96
Rents.....	17,022 54
Salaries, fees and other charges—Officers, \$38,400; clerks, \$97,931.29.....	136,331 29
Taxes on premiums.....	76,105 75
Insurance department fees and agents' licenses.....	6,529 14
Advertising, printing, stationery and miscellaneous.....	116,457 14
Remitted to home office.....	76,222 43
Total expenditures during the year.....	\$2,436,063 89

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$2,155,293 00
Interest due and accrued on stocks, bonds and other securities.....	25,431 25
Cash in company's principal office and be- longing to the company deposited in bank.	420,822 70
Premiums due and in course of collection....	198,295 23
Re-insurance due on losses paid.....	12,403 52
Market value of bonds and stocks over book value.....	81,733 25
Gross assets.....	\$2,893,978 95
Deduct ledger liabilities.....	434 66
	\$2,893,544 29

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$192,150 00
Liabilities in said States.....	122,983 54
Surplus over said liabilities.....	\$69,166 46
Total admitted assets.....	\$2,893,544 29

LIABILITIES.

Net amount of unpaid losses.....	\$315,941 12
Reserve as required by law.....	1,590,674 16
Re-insurance and return premiums.....	164,734 05
Salaries, rents, expenses, taxes, &c.....	25,444 98
	<hr/>
Total liabilities.....	\$2,096,794 31
	<hr/>
Surplus as regards policy-holders.....	796,749 98
Assets not admitted as above stated.....	69,166 46
	<hr/>
Surplus as regards stockholders.....	\$865,916 44
	<hr/>
Total amount at risk December 31, 1900.....	\$315,819,148 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,451,120 00
Premiums received.....	33,152 49
Losses paid.....	18,414 05
Losses incurred.....	30,297 00

UNITED STATES BRANCH OF THE
PRUSSIAN NATIONAL INSURANCE COMPANY
OF STETTIN, GERMANY.

Commenced Business, 1891.

THEODORE W. LETTON, *Manager.*

PRINCIPAL OFFICE, No. 315 DEARBORN ST., CHICAGO, ILL.

Attorney to accept service in Maryland, HERBERT A. ROSSMAN.

General Agents in Maryland, RIGGS, ROSSMAN Co.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$627,532 74

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$634,650 88	\$2,921 69	
Deduct re-insurance, rebate, abatement and return premiums.....	200,806 28	.... ..
	<hr/>	<hr/>	
Received for premiums other than perpetual....	\$433,844 60	\$2,921 69	\$436,766 29
Total rents and interest.....			23,253 96
Profit on sale or maturity of ledger assets during the year over book values.....			862 50
From all other sources and received from home office.....			73,879 81
			<hr/>
Total income during the year.....			\$534,762 56

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$54,363 accruing in previous years).....	\$358,791 20	\$1,221 32	
Deduct amount received for salvage and re-insurance.....	67,071 24	.... ..
Net amount paid for losses	\$291,719 96	\$1,221 32	\$292,941 28
Remitted home office.....			48,568 49
Commissions or brokerage to agents, less received on re-insurance.....			98,886 26
Examination fees.....			4,384 38
Rents.....			2,100 00
Salaries, fees and other charges—Officers, \$12,250; clerks, \$12,279.47; other employes, \$10,965.72.....			35,495 19
Taxes on premiums, \$10,306.67; on real estate, \$8.35.....			10,315 02
Insurance department fees and agents' licenses, \$4,274.69; municipal licenses, \$983.30; tax on franchise, \$25.....			5,282 99
Advertising, printing, stationery, &c.....			3,507 57
Losses on sales or maturity of ledger assets, \$31.62, and other disbursements.....			31,140 87
Total expenditures during the year.....			\$532,622 05

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$800 00	
Stocks and bonds absolutely owned by the company (book value).....	544,608 93	
Interest due and accrued on stocks, bonds and other securities.....	1,587 50	
Cash in company's principal office and belonging to the company deposited in bank.	91,228 52	
Premiums due and in course of collection...	77,394 42	
Market value of bonds and stocks over book value.....	34,306 07	
All other admitted assets detailed in statement on file in this office.....	1,204 85	
Gross assets.....		\$751,130 29
Deduct ledger liabilities.....		\$6,964 20

ASSETS NOT ADMITTED.

Securities deposited in various States for the
protection of policy-holders in such States
(market value).....\$228,000

Total admitted assets..... \$744,166 09

LIABILITIES.

Net amount of unpaid losses..... \$44,497 97
Reserve as required by law..... 358,101 97
Re-insurance premiums..... 302 14
Salaries, rents, expenses, taxes, &c..... 1,932 69

Total liabilities..... \$404,834 77

Surplus as regards policy-holders..... \$339,331 32
Assets not admitted as above stated..... 228,000 00

Surplus as regards stockholders..... \$567,331 32

Total amount at risk December 31, 1900..... \$59,074,278 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900..... \$917,142 00
Premiums received..... 6,780 00
Losses paid..... 3,250 15
Losses incurred..... 4,842 76

UNITED STATES BRANCH OF THE
ROYAL INSURANCE COMPANY
OF LIVERPOOL, ENGLAND.

Commenced Business 1851. Capital Deposit, \$281,771.38.

E. F. BEDDALL, *Manager.*

PRINCIPAL OFFICE, NO. 50 WALL STREET, NEW YORK.

Attorney to accept service in Maryland, . . . HENRY M. WARFIELD.

General Agent in Maryland, . . . HENRY M. WARFIELD.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$6,518,514 29

INCOME.

	Fire.
Entire premiums collected during the year..	\$5,921,551 53
Deduct re-insurance, rebate, abatement and	
return premiums.....	1,907,842 35
<hr/>	
Received for premiums other than per-	
petual	\$4,013,709 18
Deposit premiums on perpetual risks.....	9,781 02
Total rents and interest.....	323,656 45
Received from home office.....	307,618 64
<hr/>	
Total income during the year.....	\$4,654,765 29

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$522,017.86 accruing in previous years)...	\$3,299,715 38
Deduct amount received for salvage and re- insurance	450,121 45
Net amount paid for losses.....	\$2,849,593 93
Deposit premiums returned.....	9,910 30
Remitted to home office.....	380,974 87
Commissions or brokerage to agents, less received on re- insurance	665,843 12
Salaries and allowances to agents.....	30,400 24
Rents (including \$33,664.56 for company's use of own buildings)	38,054 34
Salaries, fees and other charges—Officers, \$91,002 49; clerks, \$166,532.43; other employes, \$59,367.45.....	316,902 37
Taxes on premiums, \$136,498.42; on real estate, \$27,586.31.	164,084 73
Insurance Department fees and agents' licenses, \$9,883.15; municipal licenses, \$788.71.....	10,671 86
Advertising, printing, stationery, &c.....	295,013 85
Amount written off to reduce bonds to book value.....	7,949 18
Total expenditures during the year.....	\$4,769,398 79

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered:....	\$2,143,090 05
Mortgage loans on real estate.....	195,000 00
Stocks and bonds absolutely owned by the company (book value).....	3,798,412 55
Interest and rents due and accrued.....	55,962 52
Cash in company's principal office and be- longing to the company deposited in bank.	267,766 32
Premiums due and in course of collection...	594,024 11
All other admitted assets detailed in state- ment on file in this office.....	16,354 05
Gross assets.....	\$7,070,609 60
Deduct ledger liabilities.....	388 13

ASSETS NOT ADMITTED.

Securities deposited in various States for the
protection of policyholders in such States
(market value)..... \$262,095 71

Liabilities in said States..... 458,263 57

Liabilities over deposit..... \$196,167 86

Total admitted assets.....

\$7,070,221 47

LIABILITIES.

Net amount of unpaid losses..... \$498,928 70

Reserve as required by law..... 3,513,647 85

Amount reclaimable by the insured on per-
petual policies..... 227,010 68

Re-insurance premiums..... 168,221 42

Salaries, rents, expenses, taxes, etc..... 34,240 48

Commission, brokerage, etc..... 867 19

Net premium reserve..... 119,902 72

Return premiums..... 18,426 22

Total liabilities.....

\$4,581,245 26

Surplus as regards policyholders.....

\$2,488,976 21

Assets not admitted as above stated.....

196,167 86

Surplus as regards stockholders.....

\$2,292,808 35

Total amount at risk December 31, 1900.....

\$782,045,822 19

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....\$10,378,250 00

Premiums received..... 88,311 60

Losses paid..... 76,847 30

Losses incurred..... 70,260 72

UNITED STATES BRANCH OF THE
ROYAL EXCHANGE ASSURANCE COMPANY
OF LONDON, ENGLAND.

Commenced Business 1891. Capital Deposit, \$200,000.

ROBERT DICKSON, *Manager.*

PRINCIPAL OFFICE, No. 100 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland, . . . W. T. SCHACKELFORD.

General Agent in Maryland, . . . W. T. SCHACKELFORD.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$1,108,833 28

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,159,187 54	\$105 80	
Deduct re-insurance, rebate, abate- ment and return premiums....	337,326 89	.....
	<hr/>	<hr/>	
Received for premiums other than perpetual.....	\$821,860 65	\$105 80	\$821,966 45
Total rents and interest.....			39,480 39
Remittance from home office.....			375,882 93
			<hr/>
Total income during the year.....			\$1,237,329 77

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$64,493.63 accruing in previous years)....	\$590,193 09
Deduct amount received for salvage and re- insurance	94,538 83
Net amount paid for losses.....	\$495,654 26
Commissions or brokerage to agents, less received on re- insurance	174,124 92
Rents	6,781 00
Salaries, fees and other charges—Officers, \$21,350; clerks, \$46,055.25	67,405 25
Taxes on premiums.....	13,704 17
Insurance Department fees and agents' licenses, \$8,058.59; municipal licenses, \$2,594.60.....	10,653 19
Advertising, printing, stationery and miscellaneous.....	51,280 14
Remitted to home office.....	160,637 61
Total expenditures during the year.....	\$980,240 54

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,312,956 22
Interest due and accrued on stocks, bonds and other securities.....	14,459 79
Cash in company's principal office and be- longing to the company deposited in bank.	37,336 53
Premiums due and in course of collection...	105,068 80
Office furniture and maps.....	15,629 76
Market value of bonds and stocks over book value	28,386 03
All other admitted assets detailed in state- ment on file in this office.....	954 00
Gross assets.....	\$1,514,791 13

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$165,156 25
Liabilities in said States.....	456 21
Surplus over said liabilities.....	\$164,700 04
Furniture and fixtures.....	15,629 76
Total admitted assets.....	\$1,499,161 37

LIABILITIES.

Net amount of unpaid losses.....	\$78,985 00
Reserve as required by law.....	604,366 94
Re-insurance premiums.....	5,469 79
Contingents	1,597 88
<hr/>	
Total liabilities.....	\$690,419 61
<hr/>	
Surplus as regards policyholders.....	\$808,741 76
Assets not admitted as above stated.....	180,329 80
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Surplus as regards stockholders.....	\$628,411 96
<hr/>	
Total amount at risk December 31, 1900.....	\$100,497,741 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,428,542 00
Premiums received.....	10,660 77
Losses paid.....	10,354 21
Losses incurred.....	9,014 21

UNITED STATES BRANCH OF THE
SCOTTISH UNION AND NATIONAL INSURANCE CO.
OF EDINBURGH, SCOTLAND.

Commenced Business 1880. Capital Stock, \$1,500,000.

JAMES H. BREWSTER, *Manager.*

PRINCIPAL OFFICE, HARTFORD, CONN. .

Attorney to accept service in Maryland, . CLAUDE WORTHINGTON.

General Agents in Maryland, . LUCKETT & WORTHINGTON.

CAPITAL.

Capital stock authorized.....	\$30,000,000 00
Capital stock paid up in cash.....	1,500,000 00

Amount of net ledger assets December 31, 1899..... \$3,803,049 35

INCOME.

	Fire.
Entire premiums collected during the year..	\$3,322,169 63
Deduct re-insurance, rebate, abatement and return premiums.....	1,382,174 80

Received for premiums other than per- petual	\$1,939,994 83
Total rents and interest.....	150,304 48
Profit on sale or maturity of ledger assets during the year over book values.....	3,225 64
From all other sources.....	79,526 27

Total income during the year..... \$2,173,051 22

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$246,295.35 accruing in previous years)...	\$2,060,681 45
Deduct amount received for salvage and re- insurance	670,815 72
Net amount paid for losses.....	\$1,389,865 73
Commissions or brokerage to agents, less received on re- insurance	393,485 61
Rents	4,182 39
Salaries, fees and other charges—Officers, \$15,000; clerks and other employes, \$76,960.07.....	91,960 07
Taxes on premiums, \$44,099.18; on real estate, \$3,105.18..	47,204 36
Insurance Department fees and agents' licenses, \$10,130.51; municipal licenses, \$6,021.13; tax on fran- chise, \$66,501; fire patrol tax, \$8,298.12; war tax, \$14,810.95	39,925 72
Advertising, printing, stationery, &c.....	119,222 36
Losses on sales or maturity of ledger assets.....	5,192 04
Total expenditures during the year.....	\$2,091,038 28

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$218,457 56
Mortgage loans on real estate.....	1,064,050 17
Stocks and bonds absolutely owned by the company (book value).....	1,974,216 20
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	2,600 00
Interest due and accrued on stocks, bonds and other securities.....	36,258 94
Cash in company's principal office and be- longing to the company deposited in bank.	520,111 72
Premiums due and in course of collection...	229,601 75
Agents' debit balances.....	155,778 58
Market value of bonds and stocks over book value	77,827 50
Gross assets.....	\$4,278,902 42
Deduct ledger liabilities.....	50,151 94
	\$4,228,750 48

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$412,462 50	
Liabilities in said States.....	322,295 66	
		<hr/>
Surplus over said liabilities.....	90,166 84	
Bonds and stocks.....		\$11,673 75
		<hr/>
Total admitted assets.....		\$4,217,076 73

LIABILITIES.

Net amount of unpaid losses.....	\$239,965 58	
Reserve as required by law.....	1,655,789 26	
Re-insurance and return premiums.....	92,267 00	
Salaries, rents, expenses, taxes, etc.....	5,000 00	
		<hr/>
Total liabilities.....		\$1,993,021 84
		<hr/>
Surplus as regards policyholders.....		\$2,224,054 89
Assets not admitted as above stated.....		101,840 59
		<hr/>
Surplus as regards stockholders.....		\$2,325,895 48
		<hr/>
Total amount at risk December 31, 1900.....		\$382,670,794 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$2,124,785 00
Premiums received.....	23,351 86
Losses paid.....	21,933 09
Losses incurred.....	24,831 27

UNITED STATES BRANCH OF THE
SUN INSURANCE OFFICE OF LONDON, ENGLAND.

Commenced Business August 1, 1882.

J. J. GUILLE, *Manager.*

PRINCIPAL OFFICE, No. 54 PINE STREET, NEW YORK.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agents in Maryland, . . . MAURY & DONNELLY.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$2,378,253 38

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,973,264 50
Deduct re-insurance, rebate, abatement and return premiums.....	457,396 71
	<hr/>
Received for premiums other than per- petual	\$1,515,867 79
Total rents and interest.....	100,484 06
Profit on sale or maturity of ledger assets during the year over book values.....	14,162 62
	<hr/>
Total income during the year.....	\$1,630,514 47

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$183,916.69 accruing in previous years)...	\$1,176,899 95
Deduct amount received for salvage and re- insurance	118,977 12
Net amount paid for losses.....	\$1,057,922 83
Remitted to home office.....	3,083 04
Commissions or brokerage to agents, less received on re- insurance	341,773 88
Salaries and allowances to agents.....	59,858 89
Rents (including \$15,800 for company's use of own build- ings)	20,764 16
Salaries, fees and other charges—Officers, \$32,100; clerks, \$42,608.03; other employes, \$19,635.42.....	94,343 45
Taxes on premiums, \$34,091.77; on real estate, \$2,888.38; internal revenue, \$9,884.48.....	46,864 63
Insurance Department fees and agents' licenses, \$4,778; municipal licenses, \$2,298.50.....	7,076.50
Advertising, printing, stationery and miscellaneous.....	35,830 52
Losses on sales or maturity of ledger assets.....	19,961 25
Total expenditures during the year.....	\$1,687,479 15

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$261,189 97
Mortgage loans on real estate.....	188,000 00
Stocks and bonds absolutely owned by the company (book value).....	1,530,285 27
Interest and rents due and accrued.....	21,113 15
Cash in company's principal office and be- longing to the company deposited in bank.	197,654 42
Premiums due and in course of collection...	79,824 94
Agents' debit balances.....	147,232 62
Market value of bonds and stocks over book value	125,424 73
Gross assets.....	\$2,550,725 10
Deduct ledger liabilities.....	3,073 58
	<u>\$2,547,651 52</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$199,900 00	
Liabilities in said States.....	140,999 20	
Surplus over said liabilities.....	\$58,900 80	
Depreciation real estate.....		\$11,189 97
Total admitted assets.....		\$2,536,461 55

LIABILITIES.

Net amount of unpaid losses.....	\$194,300 16	
Reserve as required by law.....	1,347,856 63	
Re-insurance premiums.....	9,706 00	
Salaries, rents, expenses, taxes, &c.....	\$4,077 85	
Total liabilities.....		\$1,555,940 64
Surplus as regards policyholders.....		\$980,520 91
Assets not admitted as above stated.....		70,090 77
Surplus as regards stockholders.....		\$1,050,611 68
Total amount at risk December 31, 1900.....		\$311,959,981 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$3,266,696 00
Premiums received.....	33,706 14
Losses paid.....	21,689 34
Losses incurred.....	24,346 82

UNITED STATES BRANCH OF THE
SVEA FIRE AND LIFE INSURANCE CO. (LTD.)
OF GOTHENBURG, SWEDEN.

Commenced Business, August, 1884. Capital Deposit, \$200,000

WEED & KENNEDY, *Managers.*

PRINCIPAL OFFICE, NOS. 29 AND 31 LIBERTY ST., NEW YORK CITY.

Attorney to accept service in Maryland, . . W. CASEY BARRY.

General Agents in Maryland, . BARRY, DALLAM & Co.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$580,725 98

INCOME.

	Fire.
Entire premiums collected during the year..	\$689,064 78
Deduct re-insurance, rebate, abatement and return premiums.....	199,038 11
	<hr/>
Received for premiums other than per- petual	\$490,026 67
Total rents and interest.....	16,980 54
Profit on sale or maturity of securities.....	7,051 57
Received from home office.....	70,000 00
	<hr/>
Total income during the year.....	\$584,058 78

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$58,134.63 accruing in previous years).....	\$394,289 44
Deduct amount received for salvage and re-insurance.....	58,610 33
Net amount paid for losses.....	\$335,679 11
Remitted to home office.....	15,931 24
Commissions or brokerage to agents, less received on re-insurance.....	160,126 69
Salaries, fees and other charges.....	900 00
Taxes on premiums.....	11,810 16
Insurance department fees and agents' licenses, \$3,489.71; municipal licenses, \$935.56; tax on franchise, \$1,119.35..	5,544 62
Advertising, printing, stationery, &c.....	9,367 91
Total expenditures during the year.....	\$539,359 73

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$521,248 74
Interest due and accrued on stocks, bonds and other securities.....	4,397 91
Cash in company's principal office and belonging to the company deposited in bank.	86,147 10
Premiums due and in course of collection....	81,032 85
Bills receivable.....	26,206 89
Market value of bonds and stocks over book value.....	138 76
Gross assets.....	\$719,172 25
Deduct ledger liabilities.....	8,177 70
Total admitted assets.....	\$710,994 55

LIABILITIES.

Net amount of unpaid losses.....	\$47,022 55
Reserve as required by law.....	327,824 79
Commissions, brokerage and other charges..	5,735 11
Re-insurance premiums, \$2,783.99; return premiums, \$10,811.79; miscellaneous, \$314.10.....	13,909 88
Salaries, rents, expenses, taxes, &c.....	317 08
Total liabilities.....	\$394,809 41
Surplus as regards policy-holders.....	\$316,185 14
Surplus as regards stockholders.....	316,185 14
Total amount at risk December 31, 1900.....	\$44,011,387 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$406,069 00
Premiums received.....	4,004 35
Losses paid.....	3,636 88
Losses incurred.....	6,460 07

UNITED STATES BRANCH OF THE
THAMES AND MERSEY MARINE INSURANCE CO.
(LTD.) OF LIVERPOOL ENGLAND.

Commenced Business, August, 1880. Capital Stock, \$1,000,000.

H. K. FOWLER, *Manager*.

PRINCIPAL OFFICE, No. 69 WALL STREET, NEW YORK CITY.

Attorney to accept service in Maryland, GEORGE F. PATTERSON.

General Agents in Maryland, PATTERSON, RAMSAY & Co.

CAPITAL.

Capital stock authorized.....	\$10,000,000 00
Capital stock paid up in cash.....	1,000,000 00

Amount of net ledger assets December 31, 1899 and
increase of capital, \$38,280..... \$548,615 55

INCOME.

Entire premiums collected during the year..	Marine. and Inland. \$653,420 49
Deduct re-insurance, rebate, abatement and return premiums.....	97,376 24

Received for premiums other than per- petual.....	\$556,044 25
Total rents and interest.....	15,000 00
Total income during the year.....	\$571,044 25

DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses (including \$107,721.14 accruing in previous years)....	\$313,320 31
Deduct amount received for salvage and re- insurance	120,013 03
Net amount paid for losses.....	\$193,307 28
Commissions or brokerage to agents, less received on re- insurance.....	45,522 39
Salaries and allowances to agents.....	2,530 09
Rents.....	4,000 00
Salaries, fees and other charges—Officers, \$6,523.50; clerks, \$19,145.27; other employes, \$1,329.92.....	26,998 69
Taxes on premiums.....	11,226 68
Insurance department fees and agents' licenses, \$2,316.36; municipal licenses, \$205.01.....	2,521 37
Advertising, printing, stationery, &c.....	8,159 16
Remitted to home office, Liverpool.....	287,009 30
Total expenditures during the year.....	\$581,274 96

ASSETS.

Stocks and bonds absolutely owned by the company (market value).....	\$533,190 00
Cash in company's principal office and be- longing to the company deposited in bank.	5,194 84
Premiums due and in course of collection....	75,114 31
Gross assets.....	\$613,499 15

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$533,190
Liabilities in said States.....	189,690
Surplus over said liabilities.....	\$343,500
Total admitted assets.....	\$613,499 15

LIABILITIES.

Net amount of unpaid losses.....	\$122,945 00	
Reserve as required by law.....	52,419 45	
Re-insurance premiums.....	8,668 63	
Commission, brokerage, &c.....	5,657 28	
Total liabilities.....		\$189,690 36
Surplus as regards policy-holders.....		\$423,808 79
Assets not admitted as above stated.....		343,500 00
Surplus as regards stockholders.....	\$767,308 79	
Total amount at risk December 31, 1900.....		\$4,301,095 00

BUSINESS IN MARYLAND IN 1900.

Marine and inland risks written in 1900.....	\$1,537,117 00
Premiums received.....	4,807 61
Losses paid.....	1 19

UNITED STATES BRANCH OF THE
THURINGIA INSURANCE COMPANY
OF ERFURT, GERMANY.

Commenced Business, July, 1896. Capital Deposit, \$200,000.

F. G. Voss, *Manager.*

PRINCIPAL OFFICE, No. 100 WILLIAM ST., NEW YORK CITY.

Attorney to accept service in Maryland, . . HARRY L. SPEAR.

General Agent in Maryland, . SPEAR & BURBANK.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$550,632 22

INCOME.

	Fire.
Entire premiums collected during the year...	\$1,161,943 11
Deduct re-insurance, rebate, abatement and	
return premiums.....	323,992 78
	<hr/>
Received for premiums other than per-	
petual.....	\$837,950 33
Total rents and interest.....	10,320 00
Remittance from home office.....	243,000 00
	<hr/>
Total income during the year.....	\$1,091,270 33

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$68,997.48 accruing in previous years).....	\$467,178 54	
Deduct amount received for salvage and re-insurance.....	49,051 61	
Net amount paid for losses.....		\$418,126 93
Commissions or brokerage to agents, less received on re-insurance.....		308,992 80
Salaries and allowances to agents.....		3,874 72
Salaries, fees and other charges—Officers, \$6,000; clerks, \$21,771.51; other employes, \$16,060.31.....		43,831 82
Taxes on premiums.....		13,547 67
Insurance department fees and agents' licenses, \$4,164.57; municipal licenses, \$2,572.31.....		6,736 88
Advertising, printing, stationery, and miscellaneous.....		13,185 22
Total expenditures during the year.....		\$808,296 04

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$810,105 99	
Interest due and accrued on stocks, bonds and other securities.....	8,337 50	
Cash in company's principal office and belonging to the company deposited in bank.....	13,787 46	
Premiums due and in course of collection....	131,992 31	
Agents' debit balances.....	9,713 06	
Market value of bonds and stocks over book value.....	37,408 79	
Gross assets.....		\$1,011,345 11

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$55,000 00	
Liabilities in said States.....	20,743 37	
Surplus over said liabilities.....	\$34,256 63	
Total admitted assets.....		\$1,011,345 11

LIABILITIES.

Net amount of unpaid losses.....	\$36,713 18	
Reserve as required by law.....	609,574 16	
Re-insurance premiums.....	1,714 67	
		<hr/>
Total liabilities.....		\$648,002 01
		<hr/>
Surplus as regards policy-holders.....		\$363,343 10
Assets not admitted as above stated.....		34,256 63
		<hr/>
Surplus as regards stockholders.....	\$397,599 73	
Total amount at risk December 31, 1900.....		\$98,583,928 39

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$546,975 50
Premiums received.....	5,511 38
Losses paid.....	6,989 10
Losses incurred.....	6,221 28

UNITED STATES BRANCH OF THE
UNION ASSURANCE SOCIETY
OF LONDON, ENGLAND.

Commenced Business, 1891.

HALL & HENSHAW, *Managers.*

PRINCIPAL OFFICE, NO. 35 PINE ST., NEW YORK CITY.

Attorney to accept service in Maryland, . . . A. ROSSELL CATHCART.

General Agents in Maryland, . . . A. ROSSELL CATHCART & Co.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$1,293,911 46

INCOME.

	Fire.
Entire premiums collected during the year..	\$1,575,336 78
Deduct re-insurance, rebate, abatement and return premiums.....	437,829 78
	<hr/>
Received for premiums other than per- petual.....	\$1,137,507 00
Total rents and interest.....	46,370 20
Cash from home office.....	159,655 00
	<hr/>
Total income during the year.....	\$1,343,532 20

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$165,948.64 accruing in previous years)....	\$903,235 50
Deduct amount received for salvage and re- insurance	101,751 98
Net amount paid for losses.....	\$801,483 52
Commissions or brokerage to agents, less received on re- insurance.....	261,708 40
Salaries and allowances to agents.....	26,664 90
Rents.....	1,500 00
Salaries, fees and other charges—Officers, \$10,260.06; clerks, \$19,584.06; other employes, \$1,260.....	31,104 12
Taxes on premiums, \$21,795.81; on real estate, \$2,924.02; on other investments—U. S. revenue, \$6,151.82.....	30,871 65
Insurance department fees and agents' licenses, \$5,146.74; municipal licenses, \$3,387.67; tax on franchise, \$37.....	8,571 41
Advertising, printing, stationery and miscellaneous.....	54,586 07
Cash to home office.....	50,952 68
Total expenditures during the year.....	\$1,267,442 75

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$190,973 19
Stocks and bonds absolutely owned by the company (book value).....	1,057,331 50
Interest due and accrued on stocks, bonds and other securities.....	9,919 76
Cash in company's principal office and be- longing to the company deposited in bank.	121,696 22
Premiums due and in course of collection....	156,260 16
Market value of real estate over book value..	9,026 81
Market value of bonds and stocks over book value.....	71,038 50
Gross assets.....	\$1,616,246 14

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$280,000 00
Liabilities in said States.....	99,528 19
Surplus over said liabilities.....	\$180,471 81
Total admitted assets.....	\$1,616,246 14

LIABILITIES.

Net amount of unpaid losses.....	\$183,833 30
Reserve as required by law.....	697,292 93
Return premiums.....	8,026 86
Re-insurance premiums.....	2,782 77
Total liabilities.....	\$891,935 86
Surplus as regards policy-holders.....	\$724,310 28
Assets not admitted as above stated.....	180,471 81
Surplus as regards stockholders.....	\$904,782 09
Total amount at risk December 31, 1900.....	\$131,556,356 00

BUSINESS IN MARYLAND IN 1900.

Fire risks written in 1900.....	\$1,349,902 00
Premiums received.....	12,908 05
Losses paid.....	5,964 03
Losses incurred.....	11,992 63

UNITED STATES BRANCH OF THE
UNION MARINE INSURANCE COMPANY (LTD.)
OF LIVERPOOL, ENGLAND.

Commenced Business October 14, 1880.

T. B. RAYDEN, *Manager.*

PRINCIPAL OFFICE, No. 51 WALL STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . C. MORTON STEWART.

General Agents in Maryland, . C. MORTON STEWART & Co.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$509,449 01

INCOME.

	Marine. and Inland.	
Entire premiums collected during the year..	\$464,102 20	
Deduct re-insurance, rebate, abatement and return premiums.....	63,631 03	
		<hr/>
Received for premiums other than per- petual		\$400,471 17
Total rents and interest.....		17,351 86
Received from home office.....		16,036 31
		<hr/>
Total income during the year.....		\$433,859 34

DISBURSEMENTS.

	Marine. and Inland.
Gross amount paid for losses.....	\$306,682 59
Deduct amount received for salvage and re- insurance.....	190,250 90
Net amount paid for losses.....	\$116,431 69
Commissions or brokerage to agents, less received on re- insurance	39,509 86
Salaries and allowances to agents.....	5,680 00
Taxes on premiums.....	8,676 47
Insurance Department fees and agents' licenses.....	635 51
Advertising, printing, stationery, &c.....	8,855 96
Remitted to home office.....	257,635 05
Total expenditures during the year.....	\$437,424 54

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$498,945 35
Interest due and accrued on stocks, bonds and other securities.....	5,319 33
Cash in company's principal office and be- longing to the company deposited in bank.	6,616 50
Premiums due and in course of collection...	55,136 95
Agents' debit balances.....	321 96
Market value of bonds and stocks over book value	70,480 26
Due from other companies.....	2,304 70
Gross assets.....	\$639,125 05

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$137,375 00
Liabilities in said States.....	33,059 17
Surplus over said liabilities.....	\$104,315 83
Total admitted assets.....	\$639,125 05

LIABILITIES.

Net amount of unpaid losses.....	\$36,260 78
Reserve as required by law.....	96,670 40
Re-insurance premiums.....	8,542 25
	<hr/>
Total liabilities.....	\$141,473 43
	<hr/>
Surplus as regards policyholders.....	\$497,651 62
Assets not admitted as above stated.....	104,315 83
	<hr/>
Surplus as regards stockholders.....	\$601,967 45
Total amount at risk December 31, 1900.....	\$6,798,690 00

BUSINESS IN MARYLAND IN 1900.

Marine and inland risks written in 1900.....	\$2,107,391 00
Premiums received.....	16,029 28

UNITED STATES BRANCH OF THE
WESTERN ASSURANCE COMPANY
OF TORONTO, CANADA.

Commenced Business August, 1851.

HON. GEO. A. COX, *President.*

C. C. FOSTER, *Secretary.*

PRINCIPAL OFFICE, NO. 22 WELLINGTON STREET EAST, TORONTO.

Attorney to accept service in Maryland, . . . W. J. DONNELLY.

General Agents in Maryland, . . . MAURY & DONNELLY.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$1,820,619 26

INCOME.

	Fire.	Marine. and Inland.	
Entire premiums collected during the year.....	\$1,908,986 26	\$536,679 27	
Deduct re-insurance, rebate, abatement and return premiums	355,315 08	52,937 72	
Received for premiums other than perpetual...	\$1,553,671 18	\$483,741 55	\$2,037,412 73
Received from home office.....			128,080 57
Total rents and interest.....			55,078 81
Profit on sale or maturity of ledger assets during the year over book values.....			1,225 62
Increase in market values.....			603 86
Total income during the year.....			\$2,222,401 59

DISBURSEMENTS.

	Fire.	Marine. and Inland.
Gross amount paid for losses (including \$133,620.20 accru- ing in previous years).....	\$1,186,647 83	\$316,569 83
Deduct amount received for sal- vage and re-insurance.....	56,881 26	26,634 57
Net amount paid for losses.	\$1,129,766 57	\$289,935 26
Commissions or brokerage to agents, less received on re- insurance		394,777 21
Rents.....		3,500 00
Salaries, fees and other charges—Officers, \$11,900; clerks, \$27,700; other employes, \$40,500.....		80,100 00
Taxes on premiums, \$35,660 49; internal revenue, \$11,421.85		47,082 34
Insurance Department fees and agents' licenses \$12,083.61; municipal licenses, \$5,572.68.....		17,656 29
Advertising, printing, stationery and miscellaneous.....		117,936 22
Total expenditures during the year.....		\$2,080,753 89

ASSETS.

Mortgage loans on real estate.....	\$20,000 00
Stocks and bonds absolutely owned by the company (book value).....	\$1,357,190 90
Cash in company's principal office and be- longing to the company deposited in bank.	209,388 44
Bills receivable.....	43,280 34
Agents' debit balances.....	332,407 28
Market value of bonds and stocks over book value	3,241 84
Gross assets.....	\$1,965,508 80

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$340,820 00
Liabilities in said States.....	184,328 88
Surplus over said liabilities.....	\$156,491 12
Total admitted assets.....	\$1,965,508 80

LIABILITIES.

Net amount of unpaid losses.....	\$176,295 29
Reserve as required by law.....	1,150,782 93
	<hr/>
Total liabilities.....	\$1,327,078 22
	<hr/>
Surplus as regards policyholders.....	\$638,430 58
Assets not admitted as above stated.....	156,491 12
	<hr/>
Surplus* as regards stockholders.....	\$794,921 70
	<hr/>
Total amount at risk December 31, 1900.....	\$210,246,093 00

BUSINESS IN MARYLAND IN 1900.

Fire, marine and inland risks written in 1900.....	\$5,304,580 00
Premiums received.....	61,719 91
Losses paid.....	33,345 20
Losses incurred.....	36,059 93

ABSTRACTS F.
FIDELITY & CASUALTY COMPANIES.

ABSTRACTS COMPILED
FROM THE ANNUAL STATEMENTS TO DECEMBER 31, 1900,
OF FIDELITY AND CASUALTY COMPANIES
OF THIS AND OTHER STATES AND COUNTRIES
AUTHORIZED TO DO BUSINESS
IN THE STATE OF MARYLAND IN 1900.

AETNA LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business, 1850.

Capital Stock, \$1,750,000.

M. G. BULKELEY, *President.*J. L. ENGLISH, *Secretary.*

PRINCIPAL OFFICE, NO. 650 MAIN ST., HARTFORD, CONN.

General Agents in Maryland,

MEIGS & HEISSE.

CAPITAL.

Capital stock authorized.....	\$2,000,000 00
Capital stock subscribed for.....	1,750,000 00
Capital paid up in cash.....	1,750,000 00

Amount of net ledger assets December 31, 1899.....\$50,184,732 07

INCOME.

	Accieent.	Health.	
Total premium income.....	\$1,047,683.72	\$58,724 81	\$1,106,408 53
Total rents and interest.....			2,342,370 07
Profit on sale of real estate.....			11,050 50

Total income during the year..... \$3,459,829 10

DISBURSEMENTS.

	Accident.	Health.	
Total net amount actually paid for losses.....	\$431,283 62	\$22,288 27	\$453,571 89
Total paid stockholders for interest or dividends (amount declared during year, \$43,750).....			43,750 00
Total miscellaneous expenses.....			140,943 24
Commission or brokerage to agents.....			369,949 45

Total disbursements..... \$1,008,214 58

ASSETS.

Value of real estate and ground rents owned by the company, unincumbered.....	\$469,086 71	
Mortgage loans on real estate.....	24,107,274 86	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	918,308 67	
Loans made to policy-holders on this com- pany's policies assigned as collateral.....	1,904,942 00	
Premium notes on policies in force, of which \$7,076 is for first year's premiums.....	461,213 15	
Bonds and stocks absolutely owned by the company (book value).....	17,632,616 28	
Cash in company's office and in banks.....	7,323,806 89	
Interest and rents due.....	768,293 60	
Net amount of uncollected and deferred pre- miums.....	655,847 53	
Bills receivable.....	43,316 65	
Agents' debit balances.....	33,316 66	
Market value of bonds and stocks over book value.....	1,854,517 63	
Gross assets.....		\$56,172,540 63

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$27,907 57	
All other.....	3,281 17	
		31,188 74
Total.....		\$56,141,351 89

ASSETS NOT ADMITTED.

Bills receivable.....	\$26,359 22	
Agents' debit balances.....	20,455 36	
Premium notes, loans or liens and premiums in excess of reserve on policies.....	253 67	
Commissions payable to agents on premium notes when paid.....	2,197 63	
		49,265 88
Total admitted assets.....		\$56,092,086 01

LIABILITIES.

	Accident	Health.	
In process of adjustment.....	\$35,773 43	\$894 28	\$36,667 71
Known or estimated proofs not filed.....			10,000 00
Resisted by company on its own account (not outlawed).....			60,227 14
Aggregate unpaid claims.....			106,894 85
Reserve as required by law.....			389,230 72
Salaries, rents, &c., due or accrued—Accident department.....			1,000 00
Total liabilities (accident business).....			\$497,125 57
Total liabilities (life business).....			\$50,529,751 04
Total liabilities.....			\$51,026,876 61
Surplus as regards stockholders.....			3,315,209 40
Capital stock paid up.....			\$1,750,000 00
Surplus as regards stockholders.....			3,315,209 40
Total amount at risk December 31, 1900 (accident and health business).....			\$159,089,120 00

BUSINESS IN MARYLAND IN 1900.

	Risks written.	Premiums received,	Losses paid.	Losses incurred.
Accident.....	\$7,047,750 00	\$17,120 69	\$11,765 80	\$5,533 30
Health.....		\$855 70	\$922 84	\$937 84
Totals.....	\$7,047,750 00	\$17,976 39	\$12,688 64	\$6,471 14

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE, MD.

Commenced Business, January 16, 1895. Capital Stock, \$1,000,000.

JAMES BOND, *President.*

SAMUEL H. SHRIVER, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING, BALTIMORE, MD.

CAPITAL.

Capital stock authorized..... \$1,000,000 00

Capital stock paid up in cash..... 1,000,000 00

Amount of net ledger assets December 31, 1899
(with collateral deposits \$29,637.83 and ledger liabilities, \$53,932.41) \$1,495,309 66

INCOME.

	Fidelity and Surety
Entire premiums collected during the year..	\$430,848 95
Deduct re-insurance, rebate abatement and return premiums	49,338 76

Received for premiums.....	\$381,510 19
Total interest.....	55,638 17
Profit on sale or maturity of ledger assets during the year over book values.....	20,597 27
From all other sources.....	11,325 09

Total income during the year..... \$469,070 72

DISBURSEMENTS.

	Fidelity and Surety.
Gross amount paid for losses.....	\$173,733 78
Deduct amount received for salvage and re- insurance.....	90,034 08
Net amount paid to policy-holders.....	\$83,699 70
Paid stockholders for interest or dividends (amount de- clared during the year, \$60,000)	60,000 00
Legal expenses.....	17,473 42
Commissions or brokerage to agents, less received on re- insurance.....	80,560 90
Salaries and allowances to agents.....	29,272 63
Rents (including \$7,292.92 for company's use of own build- ings)	7,292 92
Salaries, fees and other charges.....	45,034 61
Taxes on premiums, \$5,583.80; on real estate, \$17,934.47. }	
Insurance department fees and agents' licenses } \$9,788.90; municipal licenses, \$64,001..... }	33,947 18
Advertising, printing, stationery, &c.....	24,725 60
Other disbursements.....	28,276 99
Total expenditures during the year.....	\$410,283 95

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$23,464 44
Mortgage loans on real estate.....	150,561 86
Stocks and bonds absolutely owned by the company (book value).....	929,990 52
Amount of all loans (except mortgages) secu- red by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	271,785 61
Interest due.....	17,640 58
Cash in company's principal office and be- longing to the company deposited in bank.	84,105 39
Premiums due and in course of collection....	60,073 93
Bills receivable.....	965 00
Cash deposit.....	25,000 00
Market value of real estate over book value..	1 00
Market value of bonds and stocks over book value	10,219 73
Accounts receivable secured.....	122,156 02
Gross assets.....	\$1,695,964 08
Deduct ledger liabilities.....	53,932 41
	\$1,642,031 67

ASSETS NOT ADMITTED.

Furniture and fixtures	\$1 00	
Agents debit balances unsecured	965 00	
		<hr/> 966 00
Total admitted assets		<hr/> \$1,641,065 67

LIABILITIES.

	In process of adjust- ment.	
Surety insurance	\$24,803 47	
Total gross amount of claims.	\$24,803 47	
Aggregate of unpaid claim and expenses....	\$24,803 47	
Reserve as required by law	210,408 30	
Return premiums	3,143 25	
Total liabilities		<hr/> 238,355 02
Surplus as regards policy-holders		\$1,402,710 65
Assets not admitted as above stated		966 00
		<hr/> \$1,403,676 65
Capital stock paid up	\$1,000,000 00	
Surplus as regards stockholders	403,676 65	
Total amount at risk December 31, 1900		\$96,986,390 58

BUSINESS IN MARYLAND IN 1900.

Fidelity and surety risks written in 1900	\$13,251,677 47
Premiums received	43,590 64
Losses paid	21,623 17
Losses incurred	28,185 23

AMERICAN SURETY COMPANY
OF NEW YORK.

Commenced Business April 15, 1884. Capital Stock, \$2,500,000.

H. D. LYMAN, *President.*

G. M. SWENEY, *Secretary.*

PRINCIPAL OFFICE, No. 100 BROADWAY.

Attorney to accept service in Maryland, . HARRY W. HENDERSON.

General Agent in Maryland, . HARRY W. HENDERSON.

CAPITAL.

Capital stock authorized.....	\$2,500,000	00
Capital stock paid up in cash.....	2,500,000	00

Amount of net ledger assets December 31, 1899..... \$4,942,932 44

INCOME.

	Fidelity.	Surety.	
Entire premiums collected during the year.....	\$566,328 25	\$592,049 10	
Deduct re-insurance, rebate, abatement and return premiums	48,388 12	123,022 84	
Received for premiums other than perpetual...	\$517,940 13	\$469,026 26	\$986,966 39
Total rents and interest.....			264,684 84
Profit on sale or maturity of ledger assets during the year over book values.....			4,979 00
From all other sources—Cash recovered from losses paid in previous years.....			98,439 85
Total income during the year.....			\$1,355,070 08

DISBURSEMENTS.

	Fidelity.	Surety.	
Gross amount paid for losses...	\$203,859 55	\$420,867 12	
Deduct amount received for salvage and re-insurance.....	43,080 83	196,360 79	
Net amount paid for losses.	\$160,778 72	\$224,506 33	\$385,285 05
Cost of adjustments, \$12,873.34; inspections, \$3,933.18....			16,806 52
Paid stockholders for interest or dividends declared during the year.....			200,000 00
Real estate, repairs and legal expenses.....			77,664 70
Commissions or brokerage to agents, less received on re-insurance			55,165 35
Salaries and allowances to agents.....			184,614 09
Rents			35,650 37
Salaries, fees and other charges—Officers, \$39,916.66; other employes, \$140,446.53.....			180,363.19
Taxes on premiums, \$13,158.74; on real estate, \$47,265.37; internal revenue, \$5,667.29.....			78,115 39
Insurance department fees, \$3,583.19; agents' licenses, \$1,649.50; interest, \$6,791.30.....			
Advertising, printing, stationery, furniture and fixtures..			24,841 10
Losses on sales or maturity of ledger assets—Securities, \$5,660.62; other disbursements, viz., miscellaneous general expenses, \$36,573.30.....			42,233 92
Total expenditures during the year.....			\$1,280,739 68

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered...	\$3,028,217 16	
Mortgage loans on real estate.....	18,583 76	
Stocks and bonds absolutely owned by the company (book value).....	1,079,447 85	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	644,211 57	
Interest and rents due and accrued.....	30,179 39	
Cash in company's principal office and belonging to the company deposited in bank.	263,930 37	
Premiums due and in course of collection...	93,081 60	
Market value of bonds and stocks over book value	76,989 65	
Gross assets.....		\$5,234,641 35
Deduct ledger liabilities.....		17,127 87

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$195,330 00	
Liabilities in said States.....	97,221 10	
Surplus over said liabilities.....	\$98,108 90	
Total admitted assets.....		\$5,217,513 48

LIABILITIES.

	In process of adjustment.	Resisted by Co. on its own acct. (Not outlawed.)	
Fidelity and surety.	\$95,237 68	\$196,378 49	
Total gross amount of claims.....	\$95,237 68	\$196,378 49	
Aggregate of unpaid claims and expenses....		\$291,616 17	
Reserve as required by law.....		592,251 67	
Total liabilities.....			\$883,867 84
Surplus as regards policyholders.....			\$4,333,645 64
Assets not admitted as above stated.....			98,108 90
			\$4,431,754 54
Capital stock paid up.....		\$2,500,000 00	
Surplus as regards stockholders.....		\$1,931,754 54	
Total amount at risk December 31, 1900.....			\$310,741,661 00

BUSINESS IN MARYLAND IN 1900.

Fidelity and surety risks written in 1900.....	\$994,473 00
Premiums received.....	3,516 03

DISBURSEMENTS.

	Accident.	Health.	Plate Glass.	
Gross amount paid for losses	\$52,211 46	\$236 78	\$16,277 70	
Net amount paid for losses.....	\$52,211 46	\$236 78	\$16,277 70	\$68,725 94
Medical examiners' fees and salaries.....				525 05
Paid stockholders for interest or dividends declared during the year.....				12,000 00
Commissions or brokerage to agents, less received on re-insurance				68,198 72
Salaries and allowances to agents.....				25,044 03
Rents.....				2,329 00
Salaries, fees and other charges—Officers, \$8,166.72; other employes, \$7,863.04.....				16,029 76
Taxes on premiums, \$4,758; on real estate, \$37.44.....				4,795 44
Advertising, printing, stationery, furniture and fixtures..				6,792 44
Other disbursements.....				6,630 14
Total expenditures during the year.....				\$211,070 52

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$2,395 50	
Mortgage loans on real estate.....	164,025 00	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	36,161 66	
Interest and rents due.....	2,198 77	
Premiums due and in course of collection.	29,674 65	
Cash in the company's principal office and belonging to the company deposited in the bank.....	51,270 92	
Market value of real estate over book value..	1,204 50	
Agents' debit balances.....	2,958 53	
Market value of stocks and bonds over book value.....	4,768 34	
All other admitted assets detailed in statement on file in this office.....	3,000 00	
Gross assets.....		\$297,657 87

ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$1,800 00	
Agents' debit balances unsecured.....	2,958 53	
Supplies, printed matter and stationery.....	1,200 00	
		\$5,958 53
Total admitted assets.....		\$291,699 34

LIABILITIES.

	Known or Estimated proofs not filed.	Resisted by Co. on its own acct. (Not outlawed.)	Estimated expense incident to settlement.	
Accident	\$1,900 00	\$3,000 00	\$125 00	
Plate glass..	250 00	.....	.....
<hr/>				
Total gross amount				
of claims	\$2,150 00	\$3,000 00	\$125 00	
Aggregate of unpaid claims and expenses....				\$5,275 00
Total unearned premiums.....				81,517 64
Reinsurance premiums.....				300 00
All other claims.....				150 00
<hr/>				
Total liabilities.....				\$87,242 64
<hr/>				
Surplus as regards policyholders.....				\$204,456 70
Assets not admitted as above stated.....				291,699 34
<hr/>				
				\$496,156 04
Capital stock paid up.....			\$150,000 00	
Surplus as regards stockholders.....			346,156 04	

BUSINESS IN MARYLAND IN 1900.

	Risks written.	Premiums received.	Losses paid	Losses incurred.
Accident	\$1,631,228 00	\$4,078 07	\$493 57	\$493 57
Health	250 00	42 00	.....	.....
Plate glass.....	.....	699 25	423 06	423 06

Total amount at risk December 31, 1900.....\$50,667,591 99

UNITED STATES BRANCH OF THE
EMPLOYERS' LIABILITY ASSUR. CORP'N (LTD.)
OF LONDON, ENGLAND.

Commenced Business, April, 1881. Capital Stock, \$750,000.

SAMUEL APPLETON, }
WALTER TRACY DANA, } *United States Managers and Attorneys.*

PRINCIPAL OFFICE, NOS. 84 AND 85 KING WILLIAM ST., LONDON, ENG.

UNITED STATES BRANCH, NO. 71 KILBY ST., BOSTON, MASS.

Attorney to accept service in Maryland, . . JASPER M. LAWFORD.

General Agents in Maryland, . LAWFORD & MCKIM.

CAPITAL.

Capital stock authorized.....	\$3,000,000 00
Capital stock paid up in cash.....	750,000 00

Amount of net ledger assets December 31, 1899..... \$1,040,056 43

INCOME.

	Accident.	Health.
Entire premiums collected during the year.....	\$174,057 94	\$4,029 58
Deduct re-insurance, rebate, abatement and return premiums.....	26,460 61	535 93
	<hr/>	<hr/>
Received for premiums..	\$147,597 33	\$3,493 65

INCOME—(Continued.)

	Employers' Liability.	Fidelity.	
Entire premiums collected during the year.....	\$1,381,395 28	\$25,712 80	
Deduct re-insurance, rebate abatement and return premiums.....	160,904 75	3,646 96	
Received for premiums..	\$1,220,490 53	\$22,065 84	\$1,393,647 35
Total interest.....			52,503 91
Received from home office.....			42,202 36
Total income during the year.....			\$1,488,353 62

DISBURSEMENTS.

	Accident.	Health.	Employers' Liabilities.	Fidelity.	
Net paid policy-holders.....	\$61,599 28	\$208 57	\$516,570 75	\$8,787 48	\$587,166 08
Legal expenses and cost of adjustments in settlement of claims.....					134,952 15
Medical examiners' fees.....					19,260 80
Commissions or brokerage to agents, less received on re-insurance.....					333,126 44
Salaries and allowances to agents.....					9,251 29
Rents.....					21,893 62
Salaries, fees and other charges.....					33,343 23
Taxes on premiums, \$24,425.01; insurance department fees and agents' licenses, \$6,353.92; municipal licenses, \$735.63; agents' license, \$961.40; war revenue, \$8,010.87.....					40,486 83
Advertising, printing, stationery, &c.....					21,237 69
Other disbursements.....					11,159 26
Total expenditures during the year.....					\$1,211,877 39

ASSETS.

Cash deposited with trustees.....	\$32,419 02	
Stocks and bonds absolutely owned by the company (book value).....	1,252,862 80	
Interest due and accrued on stocks, bonds and other securities.....	10,134 58	
Cash in company's principal office and belonging to the company deposited in bank.	2,259 89	
Premiums due and in course of collection....	224,716 36	
Market value of bonds and stocks over book value.....	28,990 95	
Gross assets.....		\$1,551,383 60

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$180,718 75	
Liabilities in said States.....	62,416 75	
Surplus over said liabilities.....	\$118,302 00	
Total admitted assets.....		\$1,551,383 60

LIABILITIES.

	In process of Adjustment.
Accident.....	\$10,035 00
Employers' liability.....	45,840 00
Fidelity.....	465 00

Total gross amount of claims. \$56,340 00

	Resisted by Co. on its own Acc't.	Resisted for Employees.
Accident.....	\$7,185 00	..... ..
Employers' liability.	2,215 00	\$271,100 00
Fidelity.....	.....	..... ..

Total gross amount

of claims..... \$9,400 00 \$271,100 00

Aggregate of unpaid claim account.....	\$336,840 00
Reserve as required by law.....	644,565 51
All other claims.....	11,268 46

Total liabilities..... \$992,673 97

Surplus as regards policy-holders..... \$558,709 63

Assets not admitted as above stated..... 118,302 00

Surplus as regards stockholders..... \$677,011 63

Total amount at risk December 31, 1900..... \$288,861,735 00

BUSINESS IN MARYLAND IN 1900.

	Risks Written.	Premiums Reserved.	Losses Paid.	Losses Incurred
Accident.....	\$1,609,875 00	\$7,155 00	\$1,641 39	\$1,706 39
Health.....	21,375 00	95 00	..... ..	..... ..
Employers' liability..	2,504,137 00	11,129 50	3,250 37	3,570 37
Fidelity.....	77,512 00	344 50	.... ..	.... ..
Aggregate.....	\$4,212,899 00	\$18,724 00	\$4,891 76	\$5,276 76

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Commenced Business, May 1, 1876. Capital Stock, \$250,000.

GEO. F. SEWARD, *President.* ROBERT J. HILLAS, *Secretary-Treasurer.*

PRINCIPAL OFFICE, NOS. 97 TO 103 CEDAR STREET.

Attorney to accept service in Maryland, . . ROBERT SCHAEFER.

General Agent in Maryland, . . ROBERT SCHAEFER.

CAPITAL.

Capital stock authorized..... \$250,000 00

Capital stock paid up in cash..... 250,000 00

Amount of net ledger assets December 31, 1899..... \$2,842,147 81

INCOME.

	Accident.	Employers' Liability.	Burglarly.
Entire premiums collected during the year.....	\$1,666,299 71	\$1,637,690 00	\$352,486 08
Deduct re-insurance, rebate, abatement and return premiums...	553,016 47	260,460 20	55,067 24

Received for premiums...\$1,113,283 24 \$1,377,229 80 \$297,418 84

	Fidelity and Surety.	Plate Glass.	Steam Boiler.
Entire premiums collected during the year.....	\$350,591 45	\$248,491 47	\$390,044 70
Deduct re-insurance, rebate, abatement and return premiums..	59,706 46	34,686 32	110,164 36

INCOME—(Continued.)

Received for				
premiums...	\$290,884 99	\$213,805 15	\$279,880 34	\$3,572,502 36
Profit on sale or maturity of ledger assets during the year				
over book values.....				12,305 00
Total interest.....				161,450 33
<hr/>				
Total income during the year.....				\$3,746,257 69

DISBURSEMENTS.

	Accident.	Employers' Liability.	Burglarly.	
Gross amount paid for				
Deduct amount re-				
ceived for salvage				
claims.....	\$414,652 91	\$673,696 35	\$111,062 31	
and re-insurance....	12,169 53	68 66	1,188 06	
<hr/>				
Net amount paid				
policy-holders...	\$402,483 38	\$673,627 69	\$109,874 25	
Expense of loss adjust-				
ments and defense of				
suits against policy-				
holders.....	\$38,766 04	\$168,610 98	\$17,700 46	
<hr/>				
	Fidelity and Surety.	Plate Glass.	Steam Boiler.	
Gross amount paid for				
claims.....	\$49,283 38	\$105,623 07	\$70,532 84	
Deduct amount re-				
ceived for salvage				
and re-insurance....	19,532 77	10,384 52	13,678 88	
<hr/>				
Net amount paid				
policy-holders...	\$29,750 61	\$95,238 55	\$56,853 96	\$1,367,828 44
Expense of loss adjust-				
ments and defense of				
suits against policy-				
holders.....	\$13,270 16	\$5,729 13	\$923 13	244,999 90
Paid stockholders for interest or dividends (amount de-				
clared during the year, \$50,000).....				50,000 00
Commissions or brokerage to agents, less received on re-				
insurance.....				937,771 81
Salaries and allowances to agents.....				169,906 86
Rents (including \$37,862.79 for company's use of own				
buildings).....				38,078 46
Salaries, fees and other charges—Officers, \$43,218.93;				
clerks and home office employes, \$205,505.93.....				248,724 86

DISBURSEMENTS—(Continued.)

Taxes on premiums, \$45,533.01; on property, \$10,572.22; legal expenses, \$1,603.38; real estate repairs, \$22,797.67; insurance department fees and agents' licenses, \$15,806.44; municipal licenses, \$2,407.90; tax on franchise, \$115; revenue tax, \$21,893.51.....	}	120,729 13
Advertising, \$8,432.02; printing, stationery, \$32,255.75; furniture, \$5,841.06; inspection, \$128,622.88.....		
Losses on sales or maturity of ledger assets, \$3,348.25; other disbursements, \$73,764.85.....		77,113 10
Total expenditures during the year.....		\$3,430,304 27

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$567,737 29	
Stocks and bonds absolutely owned by the company (book value).....	2,463,779 28	
Interest due and accrued on stocks, bonds and other securities.....	3,739 71	
Cash in company's principal office and be- longing to the company deposited in bank.	119,314 30	
Premiums due and in course of collection...	341,156 43	
Bills receivable.....	5,061 82	
Agents' debit balances.....	2,208 54	
Reserve reinsurance deposit.....	23,784 62	
Market value of bonds and stocks over book value.....	416,703 97	
All other items.....	4,620 50	
Total gross assets.....		\$3,948,106 46
Deduct ledger liabilities.....		4,620 50
		\$3,943,485 96

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$105,380 00	
Liabilities in said States.....	101,801 39	
Surplus over said liabilities.....		\$3,578 61
Agents debit balances unsecured.....	\$2,208 54	
Bills receivable.....	5,061 82	
		\$7,270 36
Total admitted assets.....		\$3,936,215 60

LIABILITIES.

	In process of adjustment.
Accident.....	\$45,808 50
Employers' liability.....	93,350 00
Burglary.....	19,300 04
Fidelity and surety.....	16,070 91
Plate glass.....	10,568 99
Steam boiler.....	1,132 34

Total gross amount of claims. \$186,230 78

Net amount of unpaid claim account.....\$186,230 78

	Known or estimated proofs not filed.	Resisted by Co. on its own acct. (Not outlawed.)
Accident.....	\$28,095 00	\$46,378 50
Employers' liability.. .. .	464,550 00	
Burglary.....	3,150 00	
Fidelity and surety... ..	12,676 32	
Plate glass.....		
Steam boiler.....		

Total gross amount
of claims.....\$28,095 00 \$526,754 82

Net amounts of unpaid
claim account.....\$28,095 00 \$526,754 82

Aggregate of unpaid claims and expenses....	\$741,080 60
Reserve as required by law.....	1,859,134 49
Contingent fund.....	150,000 00
Salaries, rents, expenses, taxes, &c.....	43,004 38

Total liabilities.....\$2,793,219 47

Surplus as regards policy-holders.....\$1,142,996 13
Assets not admitted as above stated.....10,848 97

\$1,153,845 10

Capital stock paid up.....\$250,000 00
Surplus as regards stockholders.....903,845 10

Total amount at risk December 31, 1900.....\$731,957,971 22

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.
Risks written in 1900.....	\$2,040,250 00	\$900,000 00
Premiums received.....	5,398 44	5,488 48
Losses paid.....	1,465 60	1,413 28
Losses incurred.....	1,465 60	1,413 28

	Burgularly.	Plate Glass.	Steam Boiler.
Risks written in 1900.....	\$265,849 00	\$112,649 37	\$956,500 00
Premiums received.....	1,820 18	2,300 38	2,353 69
Losses paid.....	.....	1,190 33	32 90
Losses incurred.....	.....	1,190 33	32 90

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Commenced Business June 1, 1890. Capital Stock, \$1,500,000.

EDWIN WARFIELD, *President.*

H. E. BOSLER, *Secretary.*

PRINCIPAL OFFICE, N. W. COR. CHARLES AND LEXINGTON STS., BALTO., MD.

CAPITAL.

Capital stock paid up in cash..... \$1,500,000 00

Amount of net ledger assets December 31, 1899..... \$4,120,325 25

INCOME.

	Fidelity and Surety.
Entire premiums collected during the year..	\$1,162,003 00
Deduct re-insurance, rebate, abatement and return premiums.....	23,740 53

Received for premiums other than per- petual.....	\$1,138,262 47
Total rents and interest.....	174,124 75
Safe deposit department, etc., commissions.....	73,743 53
Total income during the year.....	\$1,386,130 75

DISBURSEMENTS.

	Fidelity and Surety.
Gross amount paid for losses.....	\$431,867 34
Deduct amount received for salvage and re- insurance.....	60,607 48
Net amount paid for losses.....	\$371,259 86
Legal expenses, \$18,799.72; real estate repairs, \$10,310.30..	29,110 02
Paid stockholders for interest or dividends declared dur- ing the year.....	262,447 50
Commissions or brokerage to agents, less received on re- insurance	279,261 34
Medical examiners' fees and salaries, inspections and ad- justings	51,894 12
Rents	7,924 98
Salaries, fees and other charges.....	77,835 04
Taxes on premiums, \$15,393.83; on real estate, \$25,390.73. insurance department fees and agents' licenses, \$9,999.20; municipal licenses, \$1,535.35.....	52,319 11
Advertising, printing, stationery, furniture and fixtures..	21,396 38
Other disbursements.....	69,065 94
Total expenditures during the year.....	\$1,222,514 29

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$600,000 00
Stocks and bonds absolutely owned by the company (book value).....	3,364,357 00
Cash in company's principal office and be- longing to the company deposited in bank.	319,584 71
Premiums due and in course of collection...	97,372 08
Total admitted assets.....	\$4,381,313 79

LIABILITIES.

Fidelity and Surety	Fidelity and Surety in Process of adjust- ment.	Fidelity and Surety Known or Estimated Proofs not Filed.	Fidelity and Surety Re- sisted by Co. on its own acct. (Not Outlawed.)
Claims ad- justed and not paid.			
\$4,479 89	\$25,872 94	\$19,254 87	\$105,555 39
Aggregate of unpaid claims and expenses...	\$155,163 09		
Reserve as required by law.....	650,248 39		
Total liabilities.....	\$805,411 48		
Surplus as regards policyholders.....	\$3,575,902 31		

Capital stock paid up..... \$1,500,000 00
 Surplus as regards stockholders..... 2,075,902 31

Total amount at risk December 31, 1900.....\$261,701,283 65

BUSINESS IN MARYLAND IN 1900.

	Fidelity.	Surety.
Fidelity and surety risks written in 1900...	\$13,783,970 00	\$4,944,517 00
Premiums received.....	68,451 44	22,407 24
Losses paid.....	8,438 32	5,851 31
Losses incurred.....	3,128 34	5,851 31

FRANKFORT MARINE, ACCIDENT & PLATE GLASS
 INSURANCE CO. OF FRANKFORT, GERMANY.

Commenced Business August, 1896. Capital Deposit, \$200,000.

F. G. Voss, *Manager*.

PRINCIPAL OFFICE, No. 100 WILLIAM STREET, NEW YORK CITY.

Attorney to accept service in Maryland, . . . HARRY L SPEAR.

General Agents in Maryland, . . . SPEAR & BURBANK.

CAPITAL.

Capital deposit..... \$200,000 00

Amount of net ledger assets December 31, 1899..... \$511,873 96

INCOME.

	Accident.	Employers' Liability.	Plate Glass.
Entire premiums collected during the year.	\$189,381 56	\$776,761 59	\$56,622 81
Deduct re-insurance, rebate, abatement and return premiums....	23,615 54	92,950 64	7,244 05
			\$898,955 73

INCOME—(Continued.)

Received for pre- miums other than perpetual.....	\$165,766 02	\$683,810 95	\$49,378 76	\$898,955 73
Total interest.....				6,550 00
Remittance from home office.....				180,000 00
Total income during the year.....				\$1,085,505 73

LIABILITIES.

	Accident.	Employers' Liability	Plate Glass.	
Net amount paid for losses	\$110,337 34	\$392,976 24	\$24,425 10	\$527,738 68
Paid stockholders for interest or dividends.....				6,000 00
Commissions or brokerage to agents, less received on re- insurance				268,576 93
Salaries and allowances to agents.....				111,310 85
Taxes on premiums, \$18,255.17; Insurance Department fees and agents' licenses, \$9,767.31; municipal licenses, \$75.50				28,097 98
Advertising, \$2,415; printing and stationery, \$5,748.24; legal expenses, \$2,254.....				10,417 24
Other disbursements.....				13,610 89
Total expenditures during the year.....				\$965,752 57

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$524,291 67	
Interest due and accrued on stocks, bonds and other securities.....	13,122 46	
Cash in company's principal office and be- longing to the company deposited in bank.	110,588 75	
Premiums due and in course of collection...	181,689 07	
Market value of bonds and stocks over book value	15,848 33	
Gross assets.....		\$845,540 28
Deduct ledger liabilities.....		3,253 30
Total admitted assets.....		\$842,286 98

LIABILITIES.

	Claims ad- justed and not paid.	Resisted by Co. on its own acct. (Not outlawed.)	
Accident	\$11,240 00	.....
Employers' liability.	88,272 19	\$124,700 00	
Plate glass.....	2,031 32	.....
<hr/>			
Total gross amount of claims.....	\$101,543 51	\$124,700 00	
<hr/>			
Net amount of un- paid claim ac- count.....	\$101,543 51	\$124,700 00	
Aggregate of unpaid claims and expenses....		\$226,243 51	
Reserve as required by law.....		358,327 06	
<hr/>			
Total liabilities.....			\$584,570 57
<hr/>			
Surplus as regards policyholders.....			\$257,716 41
Surplus as regards stockholders.....		\$257,716 41	
<hr/>			
Total amount at risk December 31, 1900.....			\$83,965,507 72

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.	Plate Glass.
Risks written in 1900.....	\$693,500 00	\$1,210,000 00	\$110,867 77
Premiums received.....	634 00	6,299 67	1,286 96
Losses paid.....	.....	395 75	617 44
Losses incurred.....	.....	395 75	617 44

GREAT EASTERN CASUALTY AND INDEMNITY CO.
OF NEW YORK.

Commenced Business January, 1893. Capital Stock, \$125,000.

CORNELIUS VAN COTT, *President.*

LOUIS H. FIBEL, *Secretary.*

PRINCIPAL OFFICE, No. 290 AND 294 BROADWAY.

Attorney to accept service in Maryland, . . . JULIUS NEWMAN.

General Agent in Maryland, . . . JULIUS NEWMAN.

CAPITAL.

Capital stock authorized.....	\$125,000 00
Capital stock paid up in cash.....	125,000 00

Amount of net ledger assets December 31, 1899..... \$164,827 56

INCOME.

	Accident.
Entire premiums collected during the year..	\$156,291 55
Deduct re-insurance, rebate, abatement and return premiums.....	27,026 50

Received for premiums.....	\$129,265 05
Total interest.....	4,983 13
From all other sources.....	2,454 77

Total income during the year..... \$136,702 95

DISBURSEMENTS.

	Accident.
Gross amount paid for losses.....	\$23,551 97
Net amount paid for losses.....	\$23,551 97
Paid stockholders for interest or dividends declared during the year.....	4,687 50
Commissions or brokerage to agents, less received on re-insurance	43,561 39
Rents, \$1,733.34; legal expenses, \$119.05.....	1,852 39
Salaries, fees and other charges.....	15,637 82
Taxes on premiums, \$1,136.09; on property, \$350; Insurance department fees and agents' licenses, \$808.50; tax on franchise, \$246.68.....	2,541 27
Advertising, printing, stationery, furniture, &c.....	3,671 51
Other disbursements.....	7,814 16
Total expenditures during the year.....	\$103,318 01

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$175,975 44
Interest due and accrued on stocks, bonds and other securities.....	933 39
Cash in company's principal office and belonging to the company deposited in bank.	22,237 06
Premiums due and in course of collection...	8,641 33
Market value of bonds and stocks over book value	5,843 31
Gross assets.....	\$213,630 53

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$101,750 00
Total admitted assets.....	\$213,630 53

LIABILITIES.

Aggregate amount of unpaid claims and expenses	\$1,200 00	
Reserve as required by law.....	57,191 35	
		<hr/>
Total liabilities.....		\$58,391 35
		<hr/>
Surplus as regards policyholders.....		\$155,239 18
Assets not admitted as above stated.....		101,750 00
		<hr/>
		\$256,989 18
Capital stock paid up.....	\$125,000 00	
Surplus as regards stockholders.....	131,989 18	
Total amount at risk December 31, 1900.....		\$80,895,000 00

BUSINESS IN MARYLAND IN 1900.

Accident risks written and renewed in 1900.....	\$1,751,000 00
Premiums received.....	1,912 12
Losses paid.....	182 23
Losses incurred.....	182 23

GUARANTEE COMPANY OF NORTH AMERICA
OF MONTREAL, CANADA.

Commenced Business April 1, 1892. Capital Stock, \$304,600.

EDWARD RAWLINGS, *President.*

ROBERT KERR, *Secretary.*

PRINCIPAL OFFICE, No. 57 BEAVER HALL HILL, MONTREAL, CANADA.

Attorney to accept service in Maryland, HIRAM WOODS.

General Agent in Maryland, HIRAM WOODS.

CAPITAL.

	Fidelity.
Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	304,600 00

Amount of net ledger assets December 31, 1899..... \$658,457 66

INCOME.

	Fidelity.
Entire premiums collected during the year..	\$157,979 29
Deduct re-insurance, rebate, abatement and return premiums.....	38,551 92

Received for premiums other than per- petual.....	\$119,427 37
Total rents and interest.....	30,201 07
Profit on sale or maturity of ledger assets during the year over book values.....	1,858 93
Total income during the year.....	\$151,487 37

DISBURSEMENTS.

	Fidelity.	
Gross amount paid for claims.....	\$43,435 57	
Deduct amount received for salvage and re- insurance	3,888 63	
Net amount paid policyholders.....		\$39,546 94
Legal expenses.....		836 45
Inspections		11,629 98
Commissions or brokerage to agents, less received on re- insurance		5,576 76
Salaries and allowances to agents.....		19,455 73
Rents.....		6,191.83
Salaries, fees and other charges.....		24,865 88
Taxes on premiums, \$1,598.78; on real estate, \$231.69; Insurance Department fees and agents' licenses, \$2,591.70; municipal licenses, \$249.52; internal reve- nue stamps, \$842.79.....		5,514 29
Advertising, printing, stationery, furniture and fixtures..		3,338 83
Other disbursements.....		6,024 07
Total expenditures during the year.....		\$122,980 76

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$33,150 38	
Mortgage loans on real estate.....	1,000 00	
Stocks and bonds absolutely owned by the company (book value).....	600,781 00	
Interest due and accrued on stocks, bonds and other securities.....	2,855 00	
Cash in company's principal office and be- longing to the company deposited in bank.	50,148 39	
Premiums due and in course of collection....	5,579 47	
Furniture and safes.....	1,884 40	
Market value of bonds and stocks over book value	10,034 00	
Gross assets.....		\$705,432 64

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$16,910 00	
Liabilities in said States.....	3,196 33	
Surplus over said liabilities.....	\$13,713 67	
Furniture and fixtures and safes.....	\$1,884 40	
Depreciation from book values of assets....	2,308 13	
		4,192 53
Total admitted assets.....		\$701,240 11

LIABILITIES.

	In process of adjust- ment.	Known or Estimated Proofs not filed.	Resisted by Co. on its own acct. (Not outlawed.)
Fidelity ..	\$18,595 86	\$14,976 70	\$51,215 32
Deduct re- insurance due and accrued.. ..		2,800 00	17,500 00
Net am'ts of unpaid claim ac- count ...	\$18,595 86	\$12,176 70	\$33,715 32
Aggregate of unpaid claims and expenses....			\$64,487 88
Reserve as required by law.....			70,126 99
Salaries, rents, expenses, taxes, &c.....			961 67
All other claims for contingencies.....			5,000 00
Total liabilities.....			\$140,576 54
Surplus as regards policyholders.....			\$560,663 57
Assets not admitted as above stated.....			17,906 20
			\$578,569 77
Capital stock paid up.....			\$304,600 00
Surplus as regards stockholders.....			273,969 77
Total amount at risk December 31, 1900.....			\$35,688,164 00

BUSINESS IN MARYLAND IN 1900.

Fidelity risks written in 1900.....	\$728,500 00
Premiums received.....	1,475 00

HARTFORD STEAM BOILER INSPEC'N AND INS CO.
OF HARTFORD, CONNECTICUT.

Commenced Business, October, 1866. Capital Stock, \$500,000.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

PRINCIPAL OFFICE, No. 650 MAIN STREET.

Attorney to accept service in Maryland, JASPER W. LAWFORD.

General Agents in Maryland, LAWFORD & McKIM.

CAPITAL.

Capital stock authorized..... \$500,000 00
Capital stock paid up in cash..... 500,000 00

Amount of net ledger assets December 31, 1899..... \$2,214,292 86

INCOME.

	Steam Boiler.
Entire premiums collected during the year..	\$1,288,816 44
Deduct re-insurance, rebate and return pre- miums.....	140,776 30
Received for premiums other than per- petual.....	\$1,148,040 14
Total rents and interest.....	115,899 16
Profit on sale or maturity of ledger assets during the year over book values.....	21,304 80
Special mechanical services.....	3,031 95
Total income during the year.....	\$1,288,276 05

DISBURSEMENTS.

	Steam Boiler.	
Gross amount paid for losses.....	\$109,331 53	
Net amount paid for losses.....		\$109,331 53
Medical examiners' fees and inspections.....		389,200 87
Paid stockholders for interest or dividends declared during the year.....		80,000 00
Commissions or brokerage to agents, less received on re-insurance.....		276,519 37
Salaries and allowances to agents.....		113,169 99
Surplus as regards stockholders.....	631,020 60	
office employes, \$19,200.50.....		51,200 50
Taxes on premiums, \$15,093.27; on real estate, \$1,883.73. }		
Insurance department fees and agents' licenses, \$3,560.43; }		30,061 16
municipal licenses, \$2,883.73; internal revenue, \$6,640 }		
Advertising, printing, stationery and furniture, \$38,423.04; rent, \$4,750; legal expenses, \$1,769.92; real estate repairs, \$2,181.26.....		47,124 22
Losses on sales or maturity of ledger assets, \$10,431.28; other disbursements, \$15,812.14.....		26,243 42
Total expenditures during the year.....		\$1,122,851 06

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$30,712 00	
Mortgage loans on real estate.....	458,450 00	
Stocks and bonds absolutely owned by the company (book value).....	1,736,064 00	
Interest due and accrued on stocks, bonds and other securities.....	12,616 93	
Cash in company's principal office and belonging to the company deposited in bank.....	150,068 37	
Premiums due and in course of collection...	223,391 28	
Accounts payable secured.....	4,423 48	
Market value of bonds and stocks over book value.....	85,301 00	
Gross assets.....		\$2,701,027 06

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$31,500 00	
Liabilities in said States.....	22,220 25	
Surplus over said liabilities.....	\$9,279 75	
Total admitted assets.....		\$2,701,027 06

LIABILITIES.

	In process of adjustment.	
Steam boiler.....	\$17,851 85	
Total gross amount of claims.	\$17,851 85	
Net amounts of unpaid claim account.....	\$17,851 85	
Aggregate of unpaid claims and expenses....	\$17,851 85	
Reserve as required by law.....	1,561,434 36	
Total liabilities.....		\$1,579,286 21
Surplus as regards policy-holders.....		\$1,121,740 85
Assets not admitted as above stated.....		9,279 75
		\$1,131,020 60
Capital stock paid up.....	\$500,000 00	
Surplus as regards stockholders	631,020 60	
Total amount at risk December 31, 1900.....		\$324,845,424 00

BUSINESS IN MARYLAND IN 1900.

Steam boiler risks written in 1900.....	\$2,562,437 00
Premiums received.....	12,962 61
Losses paid.....	336 66
Losses incurred.....	311 27

MARYLAND CASUALTY INSURANCE COMPANY OF BALTIMORE, MD.

Commenced Business, March 1, 1898. Capital Stock, \$750,000.

JOHN T. STONE, *President.*

WM. EDWARD THOMSEN, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING.

CAPITAL.

Capital stock authorized.....	\$750,000 00
Capital stock paid up in cash.....	750,000 00

Amount of net ledger assets December 31, 1899..... \$1,807,314 28

INCOME.

	Accident.	Employers' Liability.	Sprinkler.
Entire premiums collected during the year.....	\$212,881 13	\$1,304,434 52	\$30,716 53
Deduct re-insurance, rebate, abatement and return premiums.....	37,127 45	200,436 22	2,308 88
Received for premiums other than perpetual.....	\$175,753 68	\$1,103,998 30	\$28,407 65

INCOME—(Continued.)

	Plate Glass.	Steam Boiler.	Health.	
Entire premiums collected during the year.....	\$81,122 77	\$81,883 60	\$2,454 50	
Deduct re-insurance, rebate, abatement and return premiums.....	11,607 73	14,306 21	287 52	
Received for premiums other than perpetual.....	\$69,515 04	\$67,577 39	\$2,166 98	\$1,447,419 04
Total rents and interest.....				76,880 87
Profit on sale or maturity of ledger assets during the year over book values.....				16,312 96
From inspection fees.....				40,607 18
Total income during the year.....				\$1,581,220 05

DISBURSEMENTS.

	Accident.	Employers' Liability.	Health.	
Gross amount paid for claims.....	\$78,604 04	\$325,121 39	\$339 28	
	Sprinkler.	Plate Glass.	Steam Boiler.	
Gross amount paid for claims.....	\$3,424 92	\$28,410 29	\$14,130 63	
Net amount paid policy-holders.....				\$450,030 55
Medical examiners' fees, inspections, &c.....				101,399 32
Paid stockholders for interest or dividends (amount declared during the year, \$90,000).....				89,970 25
Investigating claims.....				80,148 58
Commissions or brokerage to agents, less received on re-insurance.....				459,951 42
Salaries and allowances to agents.....				42,998 45
Salaries, fees and other charges—Officers, \$15,911.49; home employes, \$7,140.18.....				23,051 67
legal expenses, \$32,659.81.....				81,129 53
Insurance department fees and agents' licenses, } Taxes on premiums, \$17,888.30; on property, \$13,923.90; } \$11,472.14; municipal licenses, \$1,185.36; rent, \$4,000. }				
Advertising, printing, stationery, &c.....				15,442 01
Other disbursements.....				20,448 02
Total expenditures during the year.....				\$1,364,569 80

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,192,330 38	
Amount of all loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	603,850 00	
Interest due and accrued on stocks, bonds and other securities.....	4,430 00	
Cash in company's principal office and belonging to the company deposited in bank.	117,337 63	
Premiums due and in course of collection...	256,101 60	
Bills receivable.....	3,569 50	
Agents' debit balances.....	6,923 17	
Ground rent.....	100,000 00	
Market value of bonds and stocks over book value.....	52,192 07	
Furniture.....	100 00	
Gross assets.....		\$2,336,834 35
Deduct ledger liabilities.....		146 15
		<hr/>
		\$2,336,688 20

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$100 00	
Agents debit balances unsecurtd, \$6,923.17; bills receivable, \$3,569.50.....	10,492 67	
		<hr/>
		10,592 67
		<hr/>
Total admitted assets.....		\$2,326,095 53

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acct. (Not out- lawed.)
Accident.....	\$13,218 02	\$1,210 00
Employers' liability...	51,909 80	126,174 50
Health.....	275 00	.....
Plate glass.....	4,332 62	.....
Steam boiler.....	2,063 00	175 00

Total gross amount
of claims.....\$71,798 44 \$127,559 50

LIABILITIES—(Continued.)

Aggregate of unpaid claims and expenses....	\$199,357 94	
Reserve as required by law.....	673,725 49	
Cash dividends remaining unpaid.....	29 75	
Safety reserve.....	25,000 00	
Total liabilities.....		\$898,113 18
Surplus as regards policy-holders.....		\$1,427,982 35
Assets not admitted as above stated.....		10,592 67
		\$1,438,575 02
Capital stock paid up.....	\$750,000 00	
Surplus as regards stockholders.....	688,575 02	
Total amount at risk December 31, 1900.....		\$125,978,861 36

BUSINESS IN MARYLAND IN 1900.

	Risks written.	Premiums Received.	Losses paid.	Losses incurred.
Accident.....	\$6,447,400 00	\$20,899 10	\$8,842 07	\$8,842 07
Employers' liability..	3,562,500 00	55,478 10	11,372 43	11,372 43
Boiler.....	1,652,000 00	7,651 74	..... ..	..... ..
Health.....	50,000 00	190 00	..... ..	..... ..
Plate glass.....	69,248 71	2,344 87	866 11	866 11
Aggregate.....	\$11,781,148 71	\$86,563 81	\$21,080 61	\$21,080 61

METROPOLITAN PLATE GLASS INSURANCE CO. OF NEW YORK.

Commenced Business April 23, 1874. Capital Stock, \$100,000.

EUGENE H. WINSLOW, *President.*

S. WM. BURTON, *Secretary.*

PRINCIPAL OFFICE, NO. 66 LIBERTY STREET.

Attorney to accept service in Maryland, . . C. R. GALLAGHER.

General Agents in Maryland, . . ALLMAND & GALLAGHER.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899.....	\$422,111 33
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INCOME.

	Plate Glass.	
Entire premiums collected during the year..	\$324,215 03	
Deduct re-insurance, rebate, abatement and return premiums.....	41,184 15	
Received for premiums other than per- petual		\$283,030 88
Total interest.....		10,313 13
Rents from company's property.....		1,876 64
Total income during the year.....		\$295,220 65

DISBURSEMENTS.

	Plate Glass.	
Gross amount paid for claims.....	\$144,039	61
Deduct amount received for salvage and re- insurance	6,684	52
Net amount paid for losses.....		\$137,355 09
Paid stockholders for interest or dividends (amount de- clared during the year, \$20,000).....		20,000 00
Commissions or brokerage to agents, less received on re- insurance		97,145 84
Salaries and allowances to agents.....		36,453 78
Taxes on premiums, \$3,609.89; on property, \$2,559.02; } revenue tax, \$2,049.92; Insurance Department fees and } agents' licenses, \$4,144.57; municipal licenses, \$354.06. }		12,717 46
Advertising, printing, stationery, legal expenses and real estate repairs.....		6,872 68
Losses on sales or maturity of ledger assets, \$2,118.24; other disbursements, viz., postage and sundries, \$6,426.15.....		8,544 39
Total expenditures during the year.....		\$319,089 24

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$150,000	00
Stocks and bonds owned absolutely by the company (book value).....	225,687	92
Interest and rents due and accrued.....	482	92
Cash in company's principal office and be- longing to the company deposited in bank..	22,554	82
Premiums due and in course of collection..	30,803	05
Plate glass on hand to replace losses.....	3,965	95
Market value of bonds and stocks over book value	32,747	08
Sundry accounts due.....	634	51
Total admitted assets.....		\$466,876 25

LIABILITIES.

	In process of adjust- ment.	
Plate glass.....	\$5,543 96	
Net amounts of unpaid claim ac- count	\$5,543 96	
Aggregate of unpaid claims and expenses...	\$5,543 96	
Reserve as required by law.....	142,839 24	
Accounts due for glass and glazing.....	5,074 34	
Total liabilities.....		\$153,457 54
Surplus as regards policyholders.....		\$313,418 71
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	213,418 71	
Total amount at risk December 13, 1900.....		\$11,189,642 65

BUSINESS IN MARYLAND IN 1900.

Plate glass risks written in 1900.....	\$54,247 80
Premiums received.....	1,341 51
Losses paid.....	537 38
Losses incurred.....	537 38

NATIONAL SURETY COMPANY OF NEW YORK.

Commenced Business June 9, 1897.

Capital Stock, \$500,000.

CHARLES A. DEAN, *President.*BALLARD McCALL, *Secretary.*

PRINCIPAL OFFICE, NO. 346 BROADWAY, NEW YORK, N. Y.

Attorney to accept service in Maryland, . . . ANDREW POPPLEIN.*General Agent in Maryland,* . . . ANDREW POPPLEIN.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899.....	\$1,328,989 53
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INCOME.

	Fidelity and Surety.
Entire premiums collected during the year..	\$653,128 40
Deduct re-insurance, rebate, abatement and return premiums.....	94,381 62
	\$558,746 78
Received for premiums other than per- petual	40,588 33
Total interest.....	58,205 24
From all other sources.....	\$657,540 35
Total income during the year.....	

DISBURSEMENTS.

	Fidelity and Surety.	
Gross amount paid for claims.....	\$147,632	62
Deduct amount received for salvage and re- insurance	52,503	01
Net amount paid policyholders.....		\$95,129 61
Compensation of resident vice-presidents and consulting attorneys' fees.....	15,299	87
Paid stockholders for interest or dividends.....	50,000	00
Legal expenses.....	29,657	84
Commissions or brokerage to agents, less received on re- insurance	43,918	32
Salaries and allowances to agents.....	72,384	32
Rents.....	10,008	28
Salaries, fees and other charges—Officers, \$24,674.79, and home office employees, \$73,634.63.....	98,309	42
Taxes on premiums.....	17,791	90
Advertising, printing, stationery, furniture and fixtures...	13,206	52
Other disbursements.....	76,854	67
Total expenditures during the year.....	\$522,560	75

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered, \$3,225; incumbered, \$8,000.....	\$11,225	00
Mortgage loans on real estate.....	13,704	39
Stocks and bonds absolutely owned by the company (book value).....	1,241,903	25
Loans (except mortgages) secured by stocks, bonds and other securities hypothecated to the company for cash actually loaned by the company.....	32,000	00
Interest due and accrued on stocks, bonds and other securities.....	8,416	72
Cash in company's principal office and be- longing to the company deposited in bank.	67,967	70
Premiums due and in course of collection...	43,923	75
Equipment, furniture, safes, &c.....	21,772	63
Amounts advanced on contracts (secured)..	75,254	09
Tax bills.....	142	07
Market value of bonds and stocks over book value	14,146	75
Gross assets.....	\$1,530,456	35

ASSETS NOT ADMITTED.

Equipment: Furniture, fixtures and safes...	\$21,772 63	
Tax bills.....	142 07	
		<hr/>
		\$21,914 70
		<hr/>
Total admitted assets.....		\$1,508,541 65

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acct. (Not outlawed.)	
Fidelity and surety....	\$25,504 55	\$18,037 59	
	<hr/>	<hr/>	
Total gross amount of claims.....	\$25,504 55	\$18,037 59	
	<hr/>	<hr/>	
Net amounts of unpaid claim account.....	\$25,504 55	\$18,037 59	
Aggregate of unpaid claims and expenses...		\$43,542 14	
Reserve as required by law.....		\$263,987 48	
Special reserve for contingent claims.....		21,000 00	
Re-insurance premiums.....		685 09	
All other claims, trust funds, &c.....		87.002 32	
		<hr/>	
Total liabilities.....			\$416,217 03
			<hr/>
Surplus as regards policyholders.....			\$1,092,324 62
Assets not admitted as above stated.....			21,914 70
			<hr/>
			\$1,114,239 32
Capital stock paid up.....		\$500,000 00	
Surplus as regards stockholders.....		614,239 32	
Total amount at risk December 31, 1900.....			\$179,069,437 00

BUSINESS IN MARYLAND IN 1900.

Fidelity and surety risks written in 1900.....	\$281,800 00
Premiums received.....	421 00

NEW AMSTERDAM CASUALTY COMPANY OF NEW YORK.

Commenced Business January 31, 1899 Capital Stock, \$314,400.

EDWARD V. LOEW, *President.*

CHARLES T. HOPPER, *Secretary.*

PRINCIPAL OFFICE, No. 149 BROADWAY.

CAPITAL.

Capital stock authorized.....	\$314,400 00
Capital stock paid up in cash.....	314,400 00

Amount of net ledger assets December 31, 1899, with \$114,400 increase in capital during 1900.....	\$403,720 39
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INCOME.

	Accident.	Employers' Liability.	Burglary.	
Entire premiums collected during the year.....	\$82,666 10	\$303,736 53	\$82,879 77	
Deduct re-insurance, rebate, abatement and return premiums....	23,538 20	80,290 77	21,292 42	

Received for premiums other than perpetual	\$59,127 90	\$223,445 76	\$61,587 35	\$344,161 01
Total interest.....				10,453 13
From all other sources.....				48,620 00

Total income during the year.....	\$403,234 14
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DISBURSEMENTS.

	Accident.	Employers' Liability.	Burglary.	
Gross amount paid for				
Deduct amount received				
for salvage and re-				
losses	\$20,319 49	\$62,447 22	\$32,357 92	
insurance.....			2,856 50	
Net amount paid for				
losses	\$20,319 49	\$62,447 22	\$29,501 42	\$112,268 13
Commissions or brokerage to agents, less received on re-				
insurance.....				104,373 76
Salaries and allowances to agents.....				46,395 43
Rents				4,708 88
Taxes on premiums, \$2,823.69; Insurance Department				
fees and agents' licenses, \$2,269.73; municipal licenses,				
\$661.50				5,754 92
Advertising, printing, stationery and legal expenses.....				11,942 63
Other disbursements.....				8,102 77
Total expenditures during the year.....				\$293,546 52

ASSETS.

Stocks and bonds absolutely owned by the		
company (book value).....	\$284,087 50	
Interest due and accrued on stocks, bonds		
and other securities.....	3,622 77	
Cash in company's principal office and be-		
longing to the company deposited in bank.	225,948 79	
Premiums due and in course of collection...	64,239 11	
Agents' debit balances.....	3,371 72	
Market value of bonds and stocks over book		
value	2,487 50	
Gross assets.....		\$583,757 39

ASSETS NOT ADMITTED.

Securities deposited in various States for the		
protection of policyholders in such States		
(market value).....	\$10,950 00	
Liabilities in said States.....	2,507 92	
Surplus over said liabilities.....	8,442 08	
Agents' debit balances unsecured.....		\$3,371 72
Total admitted assets.....		\$580,385 67

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acct. (Not out- lawed.)	
Accident	\$3,850 00	\$125 00	
Employers' liability...	11,645 00	*10,610 00	
Burglary	9,007 00	2,500 00	
<hr/>			
Total gross amount of claims	\$24,502 00	\$13,235 00	
Deduct re-insurance due and accrued.....	1,270 00		
<hr/>			
Net amounts of unpaid claim account.....	\$23,232 00	\$13,235 00	
*Resisted for assured.			
Aggregate of unpaid claims and expenses....		\$36,467 00	
Reserve as required by law.....		183,578 43	
Re-insurance premiums.....		627 51	
			<hr/>
Total liabilities.....			\$220,672 94
			<hr/>
Surplus as regards policyholders.....			\$359,712 73
Assets not admitted as above stated.....			11,813 80
			<hr/>
			\$371,526 53
Capital stock paid up.....		\$314,400 00	
Surplus as regards stockholders.....		57,126 53	
Total amount at risk December 31, 1900.....			\$51,327,974 00

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.	Burgularly.
Risks written in 1900.....	\$80,000 00	\$130,000 00	\$92,000 00
Premiums received.....	135 03	2,428 12	667 00
Losses paid.....		195 01	119 90
Losses incurred.....		305 01	119 90

*Resisted for Assured.

NEW YORK PLATE GLASS INSURANCE COMPANY OF NEW YORK.

Sommenced Business, March 19, 1891. Capital Stock, \$100,000.

MAX DANZIGER, *President.*

MAJOR A. WHITE, *Secretary.*

PRINCIPAL OFFICE, NO. 24 PINE STREET.

Attorney to accept service in Maryland, BENSON M. GREENE.

General Agent in Maryland, BENSON M. GREENE.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899..... \$341,723 79

INCOME.

	Plate Glass.
Entire premiums collected during the year..	\$314,092 74
Deduct re-insurance, rebate, abatement and return premiums.....	66,013 45

Received for premiums other than per- petual	\$248,079 29
Total interest.....	12,193 14
From all other sources.....	156 35

Total income during the year..... \$260,428 78

DISBURSEMENTS.

	Plate Glass.
Gross amount paid for losses.....	\$142,195 54
Deduct amount received for salvage and re- insurance	12,854 45
Net amount paid policyholders.....	\$129,341 09
Paid stockholders for interest or dividends (amount de- clared during the year, \$10,000).....	10,000 00
Legal expenses.....	97 30
Commissions or brokerage to agents, less received on re- insurance	78,583 89
Salaries and allowances to agents.....	7,922 06
Rents	3,209 92
Salaries, fees and other charges—Officers, \$10,681.65; other employes, \$16,062.15.....	26,743 80
Taxes on premiums, \$2,810.65; Insurance Department fees and agents' licenses, \$4,364.73; municipal licenses, \$381.25; internal revenue, \$1,661.29.....	9,217 92
Advertising, printing, stationery, &c.....	1,960 52
Losses on sales or maturity of ledger assets, \$43.75; other disbursements, \$8,061.56.....	8,105 31
Total expenditures during the year.....	\$275,181 81

ASSETS.

Mortgage loans on real estate.....	\$2,500 00
Stocks and bonds absolutely owned by the company (book value).....	298,960 99
Cash in company's principal office and be- longing to the company deposited in bank.	25,509 77
Premiums due and in course of collection...	30,821 48
Market value of bonds and stocks over book value	38,724 01
Gross assets.....	\$396,516 25

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$24,775 00
Liabilities in said States.....	4,842 42
Surplus over said liabilities.....	\$19,932 58
Total admitted assets.....	\$396,516 25

LIABILITIES.

	In process of adjust- ment.	
Plate Glass.....	\$3,253 58	
Total gross amount of claims....	\$3,253 58	
Net amounts of unpaid claim ac- count.....	\$3,253 58	
Aggregate of unpaid claims and expenses....	\$3,253 58	
Reserve as required by law.....	128,090 93	
Re-insurance and return premiums.....	1,629 62	
Salaries, rents, expenses, taxes, etc.....	466 67	
Cash dividends to stockholders declared, but not yet due.....	5,000 00	
Total liabilities.....		\$138,440 80
Surplus as regards policyholders.....		\$258,075 45
Assets not admitted as above stated.....		19,932 58
		\$278,008 03
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	178,008 03	
Total amount at risk December 31, 1900.....		\$11,494,515 79

BUSINESS IN MARYLAND IN 1900.

Plate glass risks written in 1900.....	\$88,058 55
Premiums received.....	1,060 45
Losses paid.....	386 47
Losses incurred.....	401 45

UNITED STATES BRANCH OF THE
OCEAN ACCIDENT & GUARANTEE CORP'N (LTD.)
OF LONDON, ENGLAND.

Commenced Business, August 23, 1895.

OSCAR ISING, *General Manager.*

PRINCIPAL OFFICE, NO. 346 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, . . . ROBINSON W. CATOR.

S. W. T. HOPPER & SONS, } *General Agents in Maryland.*
HENRY WALDMAN. }

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$1,143,137 18

INCOME.

	Accident.	Employers' Liability.	
Entire premiums collected during			
ing the year.....	\$19,748 74	\$265,222 50	
Deduct re-insurance, rebate, abate-			
ment and return premiums.....	3,118 41	42,768 92	
Received for premiums.....	\$16,630 33	\$222,453 58	
	Burglary.	Steam Boiler,	Credit Guar-antee.
Entire premiums col-			
lected during the year.....	\$38,060 45	\$10,130 61	\$191,198 43
Deduct re-insurance, re-			
bate, abatement and re-			
turn premiums.....	5,081 81	2,708 90	542 50
Received for premiums.....	\$32,978 64	\$7,421 71	\$190,655 93
Total interest.....			40,335 09
Profit on sale or maturity of ledger assets during the year			
over book values.....			3,281 25
Total income during the year.....			\$513,756 53

DISBURSEMENTS.

	Accident.	Employers' Liability.	
Gross amount for losses.....	\$733 78	\$30,039 55	
Net amount paid policy-holders.	\$733 78	\$30,039 55	
	Burglary.	Steam Boiler.	Credit Guarantee.
Gross amount paid for losses.....	\$6,102 04	\$23 22	\$34,028 11
Deduct amount received for salvage and re-insurance.....	.....	.....	1,624 37
Net amount paid policy-holders.....	\$6,102 04	\$23 22	\$32,403 74
Commissions or brokerage to agents, less received on re-insurance.....			\$69,302 33
Salaries and allowances to agents.....			104,812 36
Rents.....			6,723 38
Salaries, fees and other charges—Clerks and home office employees.....			4,574 90
Taxes on premiums, \$3,625.43; inspections, \$1,379.24...			32,737 84
Insurance department fees and agents' licenses, \$3,919.87; municipal licenses, \$109.30.....			9,033 84
Advertising \$575.20; printing and stationery, \$12,919.78; furniture, \$3,426.37; legal expenses, \$6,279.55.....			23,201 00
Other disbursements.....			23,101 56
Total expenditures during the year.....			\$273,487 21

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$1,345,033 34
Interest due and accrued on stocks, bonds and other securities.....	8,217 50
Cash in company's principal office and belonging to the company deposited in bank.	30,370 39
Premiums due and in course of collection....	41,791 90
Bills receivable.....	2,550 00
Agents' debit balances.....	5,402 77
Market value of bonds and stocks over book value.....	13,749 16
Gross assets	\$1,447,165 06

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$152,260 00	
Liabilities in said States.....	63,360 76	
Surplus over said liabilities.....	\$88,899 24	
Agents debit balances unsecured.....		\$5,402 77
Bills receivable, unsecured.....		2,550 00
		<hr/> 7,952 77
Total admitted assets.....		<hr/> \$1,439,212 29

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acc. (Not Out- lawed.)	
Accident.....	\$1,733 25	..... ..
Employers' liability....	..... ..	\$48,240 88	
Burglary.....	4,072 75	..... ..
Net amounts of unpaid claim accounts.....	\$5,806 00	\$48,240 88	
Aggregate of unpaid claims and expenses....		\$54,046 88	
Reserve as required by law.....		259,569 38	
Total liabilities.....			<hr/> \$313,616 26
Surplus as regards policy-holders.....			<hr/> \$1,125,596 03
Assets not admitted as above stated.....			96,852 01
			<hr/> \$1,222,448 04
Surplus as regards stockholders.....	\$1,222,448 04		
Total amount at risk December 31, 1900.....			\$43,583,460 15

BUSINESS IN MARYLAND IN 1900.

	Risks. written.	Premiums Received.	Losses paid.	Losses Incurred.
Accident.....	\$90,500 00	\$267 50	..... ..	..... ..
Employers' liability....	560,500 00	4,222 00	186 32	921 32
Burglary.....	4,250 00	43 75	..... ..	..... ..
Credit guarantee.....	58,000 00	2,900 00	..... ..	..... ..

PREFERRED ACCIDENT INSURANCE COMPANY
OF NEW YORK.

Commenced Business, May 6, 1893. Capital Stock, \$200,000.

PHINEAS C. LOUNSBURY, *President.* KIMBALL C. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, No. 290 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, . . . R. H. MITCHELL.

General Agent in Maryland, . . . R. H. MITCHELL.

CAPITAL.

Capital stock authorized.....\$200,000 00

Capital stock paid up in cash..... 200,000 00

Amount of net ledger assets December 31, 1899..... \$738,596 62

INCOME.

Entire premiums collected during the year.. \$1,091,586 35

Deduct re-insurance, rebate, abatement and
return premiums..... 4,028 32

Received for premiums..... \$1,087,558 03

Total interest..... 20,641 50

Total income during the year..... \$1,108,199 53

DISBURSEMENTS.

	Accident.
Gross amount paid for claims.....	\$348,386 45
Net amount paid policy-holders.....	\$348,386 45
Medical examiners' fees and salaries, \$16,575.25; inspections, \$2,737.75.....	19,313 00
Paid stockholders for interest or dividends.....	12,000 00
Legal expenses.....	4,227 65
Commissions or brokerage to agents, less received on re-insurance.....	347,153 02
Salaries and allowances to agents.....	39,925 75
Rents.....	18,500 00
Salaries, fees and other charges — Officers, \$24,000, and home office employees, \$51,785.50.....	75,785 50
Taxes on premiums, \$9,850.25.....	18,809 70
Insurance department fees and agents' licenses, \$6,278; municipal licenses, \$1,225.20; tax on franchise, \$1,465.25.....	
Advertising, printing, stationery, furniture and fixtures...	
Other disbursements.....	35,359 47
Total expenditures during the year.....	\$971,373 94

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$616,339 60
Interest due and accrued on stocks and other securities.....	2,788 15
Cash in company's principal office and belonging to the company deposited in bank.	170,748 46
Premiums due and in course of collection...	88,550 00
Agents' debit balances.....	88,334 15
Market value of bonds and stocks over book value.....	20,805 40
Gross assets.....	\$987,565 76

ASSETS NOT ADMITTED.

Agents' debit balances unsecured.....	\$88,334 15
	88,334 15
Total admitted assets.....	\$899,231 61

LIABILITIES.

		In process of adjust- ment.
Accident.....	\$43,825	00
Total gross amount of claims.	\$43,825	00
Net amount of unpaid claim ac- count.....	\$43,825	00
	Known or estimated proofs not filed.	Resisted by Co. on its own acct. (Not outlawed.)
Accident.....	\$17,175	00
Total gross amount claims.....	\$17,175	00
Net amounts of un- paid claim account.	\$17,175	00
Aggregate of unpaid claims and expenses....	\$78,000	00
Reserve as required by law.....	430,066	78
Salaries, rents, expenses, taxes, &c.....	2,723	35
Total liabilities.....	\$510,790	13
Surplus as regards policy-holders.....	\$388,441	48
Assets not admitted as above stated.....	88,334	15
	\$476,775	63
Capital stock paid up.....	\$200,000	00
Surplus as regards stockholders.....	276,775	63
Total amount at risk December 31, 1900.....	\$401,449,000	00

BUSINESS IN MARYLAND IN 1900.

Accident risks written in 1900.....	\$4,697,000	00
Premiums received.....	9,073	75
Losses paid.....	1,864	91
Losses incurred.....	1,864	91

STANDARD LIFE AND ACCIDENT INSURANCE CO. OF DETROIT, MICH.

Commenced Business August 1, 1884. Capital Stock, \$250,000.

D. M. FERRY, *President.*

E. A. LEONARD, *Secretary.*

PRINCIPAL OFFICE, NO. 119 GRISWOLD STREET, DETROIT, MICH.

Attorney to accept service in Maryland, N. T. TONGUE.

General Agent in Maryland, N. T. TONGUE.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

Amount of net ledger assets December 31, 1899.....	\$749,271 26
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INCOME.

	Accident.	Employers' Liability.	Health.
Entire premiums col- lected during the year.	\$855,238 52	\$487,710 94	\$63,896 21
Deduct re-insurance, re- bate, abatement and return premiums....	175,821 29	42,051 31	10,305 71

Received for pre- miums other than petual	\$679,417 23	\$445,659 63	\$53,590 50	\$1,178,667 36
Total rents and interest.....				34,347 93
Readjustment of stock.....				65,000 00

Total income during the year.....	\$1,278,015 29
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DISBURSEMENTS.

	Accident.	Employers' Liability.	Health.	
Gross amount paid for claims	\$314,318 88	\$192,845 19	\$22,808 02	
Deduct amount received for salvage and re-insurance.....	946 48	237 83		
Net amount paid for claims.....	\$313,372 40	\$192,607 36	\$22,808 02	\$528,787 78
Medical examiners' fees and salaries, \$2,619.50; inspections, \$10,349.75.....				12,969 25
Paid stockholders for interest or dividends (amount declared during the year, \$10,000).....				10,000 00
Commissions or brokerage to agents, less received on re-insurance				323,574 50
Salaries and allowances to agents.....				43,813 36
Salaries, fees and other charges—Officers, \$12,000; home office employes, \$40,642.54.....				52,642 54
Taxes on premiums, \$21,170.94; on property, \$5,007.80; Insurance Department fees and agents' licenses, \$5,205; municipal licenses, \$1,350; tax on franchise, \$1,025... }				33,758 74
Advertising, printing, stationery, rent and legal expenses.				31,539 77
Other disbursements.....				34,628 69
Total expenditures during the year.....				\$1,071,714 63

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$87,930 43
Mortgage loans on real estate.....	255,687 00
Stocks and bonds absolutely owned by the company (book value).....	514,427 52
Interest due and accrued on stocks, bonds and other securities.....	12,049 10
Cash in company's principal office and belonging to the company deposited in bank.	96,702 47
Premiums due and in course of collection...	\$180,822 63
Bills receivable.....	322 50
Agents' debit balances.....	502 00
Market value of bonds and stocks over book value	7,603 48
Gross assets.....	\$1,156,047 13

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$64,137 50	
Liabilities in said States.....	90,155 17	
Liabilities over deposits.....	\$26,017 67	
Agents' debit balances unsecured.....		\$502 00
Bills receivable, unsecured.....		322 50
		<hr/>
		\$824 50
Total admitted assets.....		<hr/>
		\$1,155,222 63

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acct. (Not out- lawed.)	Resisted for Employees.
Accident.....	\$25,930	\$15,640	.....
Employers' liability.....	41,100	.....	\$96,800
Health.....	1,055	.....	.....
Total gross amount of claims.....	\$68,085	\$15,640	\$96,800
Net amounts of un- paid claim ac- count.....	\$68,085	\$15,640	\$96,800
Aggregate of unpaid claims and expenses....			\$180,525 00
Reserve as required by law.....			\$506,484 75
Re-insurance and return premiums.....			9,693 74
Salaries, rents, expenses, taxes, etc.....			3,157 62
Total liabilities.....			<hr/>
			\$699,861 11
Surplus as regards policyholders.....			\$455,361 52
Assets not admitted as above stated.....			25,193 17
			<hr/>
			\$430,168 35
Capital stock paid up.....			\$250,000 00
Surplus as regards stockholders.....			180,168 35
Total amount at risk December 31, 1900.....			\$136,422,700 00

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.	Health.
Risks written in 1900.....	\$3,320,250 00	\$1,800,000 00	\$775 00
Premiums received.....	8,907 78	5,306 05	1,548 66
Losses paid.....	1,896 00	2,955 35	560 71
Losses incurred.....	1,896 00	2,955 35	560 71

TRAVELERS INSURANCE COMPANY
OF HARTFORD, CONN.

Commenced Business April 1, 1864. Capital Stock, \$1,000,000.

JAMES G. BATTERSON, *President.*

JOHN E. MORRIS, *Secretary.*

PRINCIPAL OFFICE, No. 56 PROSPECT STREET.

Attorney to accept service in Maryland,

WM. L. MARBURY.

General Agents in Maryland,

SCOTT & McCURLEY.

CAPITAL.

Capital stock authorized.....	\$1,000,000 00
Capital stock paid up in cash.....	1,000,000 00

Amount of net ledger assets December 31, 1899..... \$4,799,284 10

INCOME.

	Accident.	Employers' Liability.	Health.
Entire premiums collected during the year.....	\$2,176,718 21	\$1,304,146 20	\$68,451 11
Deduct re-insurance, rebate, abatement and return pre- miums.....	33,209 84	60,201 08	812 04

Received for pre-
miums other
than perpet-
ual

\$2,143,508 37 \$1,243,945 12 67,639 07 \$3,455,092 56

INCOME (Continued.)

Total interest.....	210,946 68
Profit on sale or maturity of ledger assets during the year over book values.....	46,768 18
From all other sources.....	3,366 75
<hr/>	
Total income during the year.....	\$3,716,174 17

DISBURSEMENTS.

	Accident.	Employers' Liability.	Health.	
claims.....	\$999,209 52	\$364,434 59	\$18,879 11	
Gross amount paid for				
Deduct amount re-				
ceived for salvage				
and re-insurance.....	1,902 96	2,863 62		
	<hr/>			
	\$997,306 56			
Surrender values paid.	1,439 44			
	<hr/>			
Net amount paid				
policyholders	\$998,746 00	\$361,570 97	\$18,879 11	\$1,379,196 08
Paid stockholders for interest or dividends declared dur-				
ing the year.....				150,000 00
Expense or claim adjustments.....				159,943 02
Commissions or brokerage to agents, less received on re-				
insurance.....				955,517 89
Salaries and allowances to agents.....				88,454 14
Rents, \$28,661.98; legal expenses, \$23,796.91.....				52,458 89
Salaries, fees and other charges—Officers, \$8,500; home				
office employes, \$100,585.74.....				109,085 74
Taxes on premiums, \$42,229.06; U. S. revenue, \$19,528.30; }				
licenses, \$3,576.05; tax on franchise, \$2,068.50.....				
ment fees and agents' licenses, \$8,893.93; municipal				
medical examiners' fees, \$59,812.75; Insurance Depart- }				136,108 59
Advertising, printing, stationery, &c.....				65,570 53
Other disbursements.....				31,234 78
<hr/>				
Total expenditures during the year.....				\$3,127,569 66

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$4,909,379 58	
Interest due and accrued on stocks, bonds and other securities.....	43,150 87	
Cash in company's principal office and belonging to the company deposited in bank.	476,351 83	
Agents' debit balances.....	2,157 20	
Market value of bonds and stocks over book value.....	555,802 12	
Gross assets.....		\$5,986,841 60

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$51,000 00	
Agents' debit balances unsecured.....		\$2,157 20
Total admitted assets.....		\$5,984,684 40

LIABILITIES.

	In process of adjust- ment.	Known or Estimated Proofs not filed.	Resisted by Co. on its own acct (Not outlawed.)	
Accident.....	\$47,500	\$26,572	\$81,500	
Employers' liability.....			\$623,734 29	
Net am'ts of unpaid claim account....	\$47,500	\$25,572	\$81,500	\$623,734 29*
Aggregate of unpaid claims and expenses...			\$778,306 29	
Reserve as required by law.....			1,621,086 74	
Salaries, rents, expenses, taxes, etc.....			85,000 00	
Special reserve, liability department.....			250,000 00	
Total liabilities.....				\$2,734,393 03
Surplus as regards policyholders.....				\$3,250,291 37
Assets not admitted as above stated.....				53,157 20
				\$3,303,448 57
Capital stock paid up.....			\$1,000,000 00	
Surplus as regards stockholders.....			2,303,448 57	
Total amount at risk December 31, 1900.....				\$402,206,703 00

*Resisted for Employees.

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.	Health.
Risks written in 1900.....	\$4,766,500 00	\$360,000 00	\$817 50
Premiums received.....	12,869 14	1,498 59	327 00
Losses paid.....	15,365 66	485 65	218 93
Losses incurred.....	9,165 66	485 65	218 93

UNION CASUALTY AND SURETY COMPANY
OF ST. LOUIS, MO.

Commenced Business, April 18, 1893. Capital Stock, \$250,000.

EDWARD CLUFF, *President.*

LE GRAND L. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, WAINWRIGHT BUILDING.

Attorney to accept service in Maryland,

RANDOLPH BARTON, SR.

General Agent in Maryland,

C. L. GOODWIN.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

Amount of net ledger assets December 31, 1899..... \$380,688 46

INCOME.

	Accident.	Employers' Liability.
Entire premiums col- lected during the year.....	\$258,301 88	\$97,657 03
Deduct re-insurance, rebate, abatement and return pre- miums.....	72,812 42	31,470 66

Received for pre- miums other than perpetual.....	\$185,489 46	\$66,186 37
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INCOME—(Continued).

	Health.	Plate Glass.	Steam Boiler.	
Entire premiums collected during the year.....	\$8,534 00	\$113,798 14	\$4,368 15	
Deduct re-insurance, rebate, abatement and return premiums.....	1,646 27	21,024 65	.....
<hr/>				
Received for premiums other than perpetual.....	\$6,887 73	\$92,773 49	\$4,368 15	\$355,705 20
Total interest.....				16,105 45
Profit on sale or maturity of ledger assets during the year over book values.....				20 00
Contribution to surplus fund by stockholders.....				100,000 00
<hr/>				
Total income during the year.....				\$471,830 65

DISBURSEMENTS.

	Accident.	Employers' Liability.	
Gross amount paid for claims.....	\$91,483 48	\$85,114 79	
Net amount paid for losses..	\$91,483 48	\$85,114 79	
<hr/>			
	Health.	Plate Glass.	
Gross amount paid for claims.....	\$2,463 54	\$46,849 54	
Net amount paid for losses..	\$2,463 54	\$46,849 54	\$225,911 35
Commissions or brokerage to agents, less received on re-insurance.....			101,438 84
Salaries and allowances to agents.....			18,360 22
Rents, \$4,126.82; legal expenses, \$1,186 46.....			5,313 28
Salaries, fees and other charges—Officers, \$9,700; home office employes, \$18,870.28.....			28,570 28
Taxes on premiums, \$5,586.06; on property, \$1,332.16... }			11,589 87
Insurance department fees and agents' licenses, \$4,088.56; municipal licenses, \$584 09..... }			
Advertising, \$1,831.95; printing, stationery, \$7,057.64; furniture and fixtures, \$957.02.....			9,846 61
Losses on sales or maturity of ledger assets, \$6,943.25; other disbursements, \$11,184.50.....			18,127 75
<hr/>			
Total expenditures during the year.....			\$419,158 20

ASSETS.

Mortgage loans on real estate.....	\$89,985 00	
Stocks and bonds absolutely owned by the company (book value).....	250,000 00	
Interest due and accrued on stocks, bonds and other securities.....	2,300 95	
Cash in company's principal office and be- longing to the company deposited in bank.	41,441 08	
Premiums due and in course of collection...	72,379 01	
Bills receivable.....	5,757 47	
Agents' debit balances.....	46,177 36	
Market value of bonds and stocks over book value.....	10,000 00	
Gross assets.....		\$518,040 87

ASSETS NOT ADMITTED.

Agents debit balances unsecured.....	\$35,271 88	
Bills receivable, unsecured.....	5,757 47	
		41,029 35
Total admitted assets.....		\$477,011 52

LIABILITIES.

		In process of adjust- ment.
Accident.....	\$6,050 00	
Health.....	525 25	
Plate Glass.....	2,395 67	
Total gross amount of claims.	\$8,970 92	
Net amount of unpaid claim ac- count.....	\$8,970 92	
	Resisted by Co. on its own acc. (Not out- lawed.)	Estimated Ex- penses incident to settlement.
Accident.....	\$5,100 00	..... ..
Employers' liability....	..... ..	27,500 00
Total gross amount of claims.....	\$5,100 00	\$27,500 00
Net amounts of unpaid claim accounts.....	\$5,100 00	\$27,500 00

LIABILITIES—(Continued.)

Aggregate of unpaid claims and expenses....	\$41,570 92	
Reserve as required by law.....	92,041 88	
Salaries, rents, expenses, taxes, &c.....	1,185 00	
		<hr/>
Total liabilities.....		\$134,797 80
		<hr/>
Surplus as regards policy-holders.....		\$342,213 72
Assets not admitted as above stated.....		41,029 35
		<hr/>
Capital stock paid up.....	\$250,000 00	
Surplus as regards stockholders.....	133,243 07	
Total amount at risk December 31, 1900.....		\$23,630,581 00

BUSINESS IN MARYLAND IN 1900.

	Accident.	Employers' Liability.	Health.	Plate Glass.
Risks written in 1900.....	\$567,000 00	.... ..	\$3,500 00	\$50,662 00
Premiums received.....	4,780 25	.... ..	13 00	806 92
Losses paid.....	766 13	133 92	.... ..	437 00
Losses incurred.....	766 13	133 92	.... ..	437 00

UNITED STATES CASUALTY COMPANY OF NEW YORK.

Commenced Business, May 3, 1895.

Capital Stock, \$300,000.

JAMES W. HINKLEY, *President.*

EDSON S. LOTT, *Secretary.*

PRINCIPAL OFFICE, No. 141 BROADWAY.

Attorney to accept service in Maryland,

A. KIRKLAND WEEKS.

General Agent in Maryland,

A. KIRKLAND WEEKS.

CAPITAL.

Capital stock authorized.....	\$300,000 00
Capital stock paid up in cash.....	300,000 00

Amount of net ledger assets December 31, 1899.....	\$936,314 06
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INCOME.

	Accident.	Employers' Liability.	
Entire premiums collected during the year.....	\$512,568 43	\$174,656 84	
Deduct reinsurance, abatement, rebate and return premiums...	104,820 43	125,573 05	
	<hr/>	<hr/>	
Received for premiums...	\$407,748 00	\$349,083 79	
	<hr/>	<hr/>	
	Steam Boiler.	Automatic Sprinkler.	
Entire premiums collected during the year.....	\$49,685 74	\$27,623 94	
Deduct re-insurance, abatement, rebate and return premiums...	15,275 68	9,083 82	
	<hr/>	<hr/>	
Received for premiums...	\$34,410 06	\$18,540 12	\$809,781 97
Total interest.....			30,490 90
			<hr/>
Total income during the year.....			\$840,272 87

DISBURSEMENTS.

	Accident.	Employers' Liability.
Gross amount paid for claims...	\$136,558 21	\$152,503 42
Deduct amount received for salvage and re-insurance.....	958 34	4,074 43
Net amount paid policy-holders.....	\$125,599 87	\$148,428 99

	Steam Boiler.	Automatic Sprinkler.
Gross amount paid for claims...	\$1,036 10	\$1,312 59
Deduct amount received for salvage and re-insurance.....	..... ..	5,021 40

Net amount paid policy-holders.....	\$1,036 10	*\$3,708 81	\$281,356 15
Legal expenses, \$5,979.95; inspections, \$12,965.96.....			18,945 91
Commissions or 'brokerage to agents, less received on re-insurance.....			220,545 53
Salaries and allowances to agents.....			104,408 76
Taxes on premiums, \$9,860.42; on property, \$32.56.....			22,189 44
Insurance department fees and agents' licenses, \$2,828; municipal licenses, \$566; rent, \$3,902.46.....			
Advertising, printing, stationery, &c.....			17,442 86
Losses on sales or maturity of ledger assets, \$612.50; other disbursements, \$25,789.45.....			26,401 95
Total expenditures during the year.....			\$691,290 60

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$5,000 00
Stocks and bonds absolutely owned by the company (book value).....	1,000,340 94
Interest due and accrued on stocks, bonds and other securities.....	6,324 98
Cash in company's principal office and belonging to the company deposited in bank.	78,976 30
Premiums due and in course of collection....	58,148 16
Agents' debit balances.....	979 09

Gross assets..... \$1,149,769 47

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$16,500 00	
Liabilities in said States.....	3,535 88	
Surplus over said liabilities.....	\$12,964 12	
Agents' debit balances unsecured.....		\$979 09
		<u>979 09</u>
Total admitted assets.....		\$1,148,790 38

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acc. (Not out- lawed.)	
Accident.....	\$12,885 00	\$1,720 00	
Employers' liability..	22,235 00	57,220 00	
Steam boiler.....	700 00	.....
Automatic sprinkler.	250 00	3,000 00	
Total gross amount of claims.....	\$36,070 00	\$61,940 00	
Net amounts of un- paid claim ac- count.....	\$36,070 00	\$61,940 00	
Aggregate of unpaid claims and expenses...			\$98,010 00
Reserve as required by law.....			\$352,116 52
Re-insurance premiums.....			1,654 40
Contingency fund.....			27,009 46
All other indebtedness.....			5,000 00
Total liabilities.....			<u>\$483,790 38</u>
Surplus as regards policy-holders.....			\$665,000 00
Assets not admitted as above stated.....			13,943 20
			<u>\$678,943 20</u>
Capital stock paid up.....		\$300,000 00	
Surplus as regards stockholders.....		378,943 20	
Total amount at risk December 31, 1900.....			\$233,553,380 00

BUSINESS IN MARYLAND IN 1900.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Accident.....	\$6,381,500 00	\$9,519 28	\$2,202 37	\$2,036 27
Employers' liability..	385,000 00	1,164 42	1,035 72	221 56
Steam boiler.....	221,000 00	789 29	.....	.....
Automatic sprinkler..	30,500 00	238 18	.....	.....

UNITED STATES FIDELITY AND GUARANTY CO.
OF BALTIMORE, MD.

Commenced Business August 1, 1896. Capital Stock, \$1,500,000.

JOHN R. BLAND, *President.*

GEO. R. CALLIS, *Secretary.*

PRINCIPAL OFFICE, NO. 20 SOUTH CALVERT STREET.

CAPITAL.

Capital stock authorized.....	\$1,500,000 00
Capital stock paid up in cash.....	1,500,000 00

Amount of net ledger assets December 31, 1899..... \$1,955,586 45

INCOME.

	Burglary.	Fidelity and Surety.	
Entire premiums collected during the year.....	\$11,060 60	\$929,065 02	
Deduct re-insurance, rebate, abatement and return premiums.....	1,473 49	161,843 21	
Received for premiums.....	\$9,587 11	\$767,221 81	\$776,808 92
Total rents and interest.....			62,097 97
Profit on sale or maturity of ledger assets during the year over book values.....			8,622 32
From all other sources.....			21,921 88
Total income during the year.....			\$869,451 09

DISBURSEMENTS.

	Burglary.	Fidelity and Surety.	
Gross amount paid for claims.....	\$25 00	\$210,259 97	
Deduct amount received for sal- vage and re-insurance.....	.....	21,844 88	
Net amount paid policy- holders.....	\$25 00	\$188,415 09	\$188,440 09
Paid stockholders for interest or dividends declared dur- ing the year.....			75,000 00
Inspections.....			6,612 81
Commissions or brokerage to agents, less received on re- insurance.....			177,459 09
Salaries and allowances to agents.....			93,472 64
Rents (including \$13,456.11 for company's use of own buildings), less \$3,083.33 from sub-leases.....			10,372 78
Salaries, fees and other charges—Officers, \$20,919.88; home office employes, \$47,326.94.....			68,246 82
Taxes on premiums, \$12,995.42; on property, \$1,666.56; Insurance Department fees and agents' licenses, \$11,931.32; municipal licenses, \$1,233.52; tax on fran- chise, \$19,805.63.....			47,632 25
Advertising, printing, stationery, furniture and fixtures..			44,582 09
Other disbursements, \$49,984.75; legal expenses, \$18,709.37; repairs, \$3,151.88.....			71,846 00
Total expenditures during the year.....			\$783,664 57

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$138,467 04
Mortgage loans on real estate.....	300 00
Stocks and bonds absolutely owned by the company (book value).....	850,918 11
Amount of all loans (except mortgages) se- cured by stocks, bonds and other securities hypothecated to the company for cash ac- tually loaned by the company.....	790,789 00
Interest due and accrued on stocks, bonds	

ASSETS—(Continued.)

and other securities.....	16,445	36
Cash in company's principal office and be- longing to the company deposited in bank.	266,740	52
Premiums due and in course of collection....	172,755	86
Mortgages and other collateral taken on ac- count of salvage.....	51,659	39
Market value of bonds and stocks over book value	25,623	64
All other admitted assets detailed in state- ment on file in this office.....	24,673	32
	<hr/>	
Gross assets.....	\$2,338,372	24
Deduct ledger liabilities.....		82,174 41

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$130,705	00
Liabilities in said States.....	72,496	99
	<hr/>	
Surplus over said liabilities.....	\$58,208	01
	<hr/>	
Total admitted assets.....	\$2,256,197	83

LIABILITIES.

Fidelity and surety....	\$11,732	94	\$8,397	54	\$10,150	86
	<hr/>		<hr/>		<hr/>	
Total gross amount of claims....	\$11,732	94	\$8,397	54	\$10,150	86
	<hr/>		<hr/>		<hr/>	
Net amount of unpaid claim ac- count....	\$11,732	94	\$8,397	54	\$10,150	86
Aggregate of unpaid claims and expenses...					\$30,281	34
Reserve as required by law.....					461,358	60
	<hr/>		<hr/>		<hr/>	
Total liabilities.....					\$491,639	94

Surplus as regards policyholders.....	\$1,764,557 89
Assets not admitted as above stated.....	58,208 01
	<hr/>
	\$1,822,765 90
Capital stock paid up.....	\$1,500,000 00
Surplus as regards stockholders.....	322,765 90
Total amount at risk December 31, 1900.....	\$256,347,856 60

BUSINESS IN MARYLAND IN 1900.

	Gurglary.	Fidelity and Surety.
Risks written in 1900.....	\$260,950 00	\$16,618,294 33
Premiums received.....	1,959 00	52,371 05
Losses paid.....	.....	10,673 04
Losses incurred.....	.....	11,288 04

ABSTRACT G.

CREDIT INSURANCE.

ABSTRACT COMPILED

FROM THE ANNUAL STATEMENT TO DECEMBER 31, 1900.

AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

Commenced Business, May 1, 1893. Capital Stock, \$200,000.

S. M. PHELAN, *President.*

E. M. TREAT, *Secretary.*

PRINCIPAL OFFICE, No. 309 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland EDW. G. KING,

General Agent in Maryland, EDW. G. KING.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$393,559 94

INCOME.

	Credit.
Entire premiums collected during the year...	\$480,927 49
Deduct re-insurance, rebate, abatement and return premiums.....	27,507 08
	<hr/>
Received for premiums.....	\$453,420 41
Total interest.....	11,227 09
From all other sources.....	2,473 57
	<hr/>
Total income during the year.....	\$467,121 07

DISBURSEMENTS.

	Credit.	
Gross amount paid for losses.....	\$75,352 13	
Net paid policy-holders.....		\$75,352 13
Paid stockholders for interest or dividends (amount declared during the year, \$18,000).....		18,000 00
Legal expenses.....		15,333 79
Salaries and allowances to agents.....		128,023 14
Rents.....		3,485 07
Salaries, fees and other charges—Officers, \$20,500; other employes, \$14,702.33.....		35,202 33
Taxes on premiums, \$4,165.85; war stamps, \$2,402.94....	}	11,552 94
municipal licenses and tax on franchise, \$3,257.70....		
Insurance department fees and agents' licenses, \$1,726.45;		
Advertising, printing, stationery, &c.....		11,675 95
Other disbursements.....		14,539 12
Total expenditures during the year.....		\$313,164 47

ASSETS.

Premium notes.....	\$21,743 85	
Certificate of deposit American Exchange Bank.....	128,000 00	
Stocks and bonds absolutely owned by the company (book value).....	321,036 88	
Interest due and accrued on stocks, bonds and other securities.....	500 00	
Cash in company's principal office and belonging to the company deposited in bank.	56,348 06	
Premiums due and in course of collection....	38,185 00	
Bills receivable.....	4,329 50	
Agents' debit balances.....	9,799 79	
Accounts owned, purchased on payment of losses.....	11,440 07	
Market value of bonds and stocks over book value.....	3,013 12	
All other items.....	6,258 46	
Gross assets.....		\$600,654 73

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$6,258 46	
Agents debit balances unsecured.....	14,129 29	
		\$20,387 75
Total admitted assets.....		\$580,266 98

LIABILITIES.

	In process of adjust- ment.	Resisted by Co. on its own acct.	
Credit insurance.....	\$13,981 43	\$5,551 00	
Total gross amount of claims.....	\$13,981 43	\$5,551 00	
Total gross amount of claims and expenses...			\$19,532 43
Reserve as required by law.....			238,511 89
Total liabilities.....			\$258,044 32
Surplus as regards policy-holders.....			\$322,222 66
Assets not admitted as above stated.....			20,387 75
			\$342,610 41
Capital stock paid up.....		\$200,000 00	
Surplus as regards stockholders.....		142,610 41	
Total amount at risk December 31, 1900.....			\$9,303,699 00

BUSINESS IN MARYLAND IN 1900.

Credit risks written in 1900.....	\$66,000 00
Premiums received.....	2,840 00

ABSTRACT H.

HEALTH INSURANCE.

ABSTRACT COMPILED
FROM THE ANNUAL STATEMENT TO DECEMBER 31, 1900.

NATIONAL INDEMNITY AND INSURANCE CO.
OF BALTIMORE, MD.

Commenced Business September 1, 1899. Capital Stock, \$100,000.

GUSTAV W. LURMAN, *President.*

J. BANNISTER HALL, *Secretary.*

PRINCIPAL OFFICE, No. 432 AND 434 EQUITABLE BUILDING.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899..... \$141,491 43

INCOME.

	Health.	
Entire premiums collected during the year..	\$41,648 26	
Deduct re-insurance, rebate, abatement and return premiums.....	5,520 16	
Received for premiums other than per petual.....		\$36,128 10
Total interest.....		4,011 51
Total income during the year.....		\$40,139 61

DISBURSEMENTS.

Gross amount paid for losses.....	Health. \$8,356 12
Net amount paid policyholders.....	\$8,356 12
Legal expenses.....	563 00
Medical examiners' fees and salaries.....	372 14
Commissions or brokerage to agents, less received on re-insurance.....	11,722 09
Salaries and allowances to agents.....	7,568 18
Rents.....	1,005 03
Salaries, fees and other charges—Officers, \$6,833.32; other employees, \$2,449.50.....	9,282 82
Taxes on Premiums, \$34.03; Insurance Department fees and agents' licenses, \$2,724.66.....	2,758 69
Advertising, printing, stationery, &c.....	4,075 94
Other disbursements.....	2,483 53
Total expenditures during the year.....	\$48,187 54

ASSETS.

Stocks and bonds absolutely owned by the company (book value).....	\$124,320 00
Cash in company's principal office and belonging to the company deposited in bank.....	7,825 70
Premiums due and in course of collection...	5,505 50
Bills receivable.....	975 17
Agents' debit balances.....	122 63
All other items.....	200 00
Market value of bonds and stocks over book value.....	1,200 00
Total gross assets.....	\$140,149 00

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$11,520 00
Liabilities in said States.....	873 50
Surplus over said liabilities.....	\$10,646 50
Furniture and fixtures.....	\$200 00
Agents' debit balances unsecured.....	40 63
Bills receivable unsecured.....	975 17
Total admitted assets.....	\$121,215 80
Total admitted assets.....	\$138,933 20

LIABILITIES.

	Known or Estimated Proofs no filed.	
Health.....	\$1,125 00	
Total gross amount of claims.		\$1,125 00
Net amounts of unpaid claim acc't.	\$1,125 00	
Aggregate of unpaid claims and expenses....	\$1,125 00	
Reserve as required by law.....	21,803 90	
Total liabilities.....		\$22,928 90
Surplus as regards policyholders.....		\$116,004 30
Assets not admitted as above stated.....		11,862 30
		\$127,866 60
Capital stock paid up.....	\$100,000 00	
Surplus as regards stockholders.....	27,866 60	
Total amount at risk December 31, 1900.....		\$8,231,283 33

BUSINESS IN MARYLAND IN 1900.

Health risks written in 1900.....	1,609,000 00
Premiums received.....	7,822 60
Losses paid.....	1,670 34
Losses incurred.....	1,670 34

ABSTRACTS I.

Maryland Life Companies.

ABSTRACTS COMPILED FROM
THE ANNUAL STATEMENTS OF THE LIFE INSURANCE COM-
PANIES ORGANIZED UNDER THE LAWS OF THE STATE
OF MARYLAND, SHOWING THEIR CONDITION
DECEMBER 31, 1900.

BALTIMORE LIFE INSURANCE COMPANY OF
BALTIMORE, MARYLAND.

(Formerly Baltimore Mutual Aid Society.)

Commenced Business March 27, 1882.

FRANK S. STROBRIDGE, *President.*

WM. O. MCGILL, *Secretary.*

PRINCIPAL OFFICE, CORNER LIBERTY AND CLAY STREETS.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$282,779 28

INCOME.

Total premium income.....	\$523,785 39
Total rents and interest.....	17,197 17
From other sources.....	7,323 03
<hr/>	
Total income during the year.....	\$548,305 59

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$195,002 45
Total paid policyholders in settlements.....	1,186 24
Total miscellaneous expenses.....	279,727 89
<hr/>	
Total disbursements.....	\$475,916 58

ASSETS.

Value of real estate and ground rents owned by the company (perpetual leasehold)....	\$6,296 48	
Mortgage loans on real estate.....	25,969 68	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	10,500 00	
Ground rents owned by company.....	9,075 29	
Bonds and stocks absolutely owned by the company (book value).....	387,398 83	
Cash in company's office and in banks.....	15,848 66	
Interest due on stocks, bonds and other securities.....	3,285 61	
Net amount of uncollected and deferred premiums.....	2,761 42	
Bills receivable, secured.....	454 29	
Market value of stocks and bonds over book value.....	9,146 80	
Other items—Furniture, \$4,066.92; stationery, \$1,200; unsecured agents' balances, \$1,465.67; net balances due from policyholders, \$315.17.....	7,047 76	
Gross assets.....		\$477,784 82

DEDUCT LEDGER LIABILITIES.

Directors' deposits.....	\$374 94	
		\$374 94
Total.....		\$477,409 88

ASSETS NOT ADMITTED.

Agents' debit balances unsecured.....	\$1,465 67	
Furniture, fixtures, printed matter and supplies.....	5,266 92	
Premium balances due.....	315 17	
		\$7,047 76
Total admitted assets.....		\$470,362 12

LIABILITIES.

Net reserve.....	\$271,826 41	
Total liabilities.....		\$271,826 41
Surplus as regards policyholders.....		\$198,535 71

EXHIBIT OF POLICIES.

	No.	Amount.
ORDINARY—		
In force December 31, 1899.....	190	\$112,000 00
New policies issued.....	376	272,500 00
Old policies revived.....		
Old policies changed and increased.....		
Total.....	566	\$384,500 00
Terminated in 1900.....	202	122,000 00
In force December 31, 1900.....	364	\$262,500 00
INDUSTRIAL—		
In force December 31, 1899.....	86,061	\$5,038,962 70
New policies issued.....	77,804	5,354,139 57
Old policies revived.....		
Old policies changed and increased.....		
Total.....	163,865	\$10,393,102 27
Total terminated.....	71,555	4,750,249 56
In force December 31, 1900.....	92,310	\$5,642,852 71

IMMEDIATE BENEFIT LIFE INSURANCE CO.
OF BALTIMORE, MD.

Commenced Business, March 1, 1897. Capital Stock, \$15,000.

M. ROTHSCHILD, *President*. CHAS. F. DIEHL, *Secretary*.

PRINCIPAL OFFICE, No. 900 NORTH EUTAW STREET, BALTIMORE, MD.

CAPITAL.

Capital stock authorized.....	\$15,000 00
Capital stock paid up in cash.....	15,000 00
Amount of net ledger assets December 31, 1899.....	\$20,878 05

INCOME.

Total premium income.....	\$43,763 44
Total rents and interest.....	883 13
From other sources—Agents, books, &c.....	911 63
Total income during the year.....	\$45,558 20

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$14,003 83
Premiums returned.....	1,093 52
Total miscellaneous expenses.....	27,908 21
	<hr/>
Total disbursements.....	\$43,005 56

ASSETS.

Value of real estate and ground rents owned by the company unincumbered.....	\$2,575 00
Bonds and stocks absolutely owned by the company.....	12,111 00
Cash in company's office and in banks.....	7,783 02
Net amount of uncollected and deferred premiums.....	64 01
Supplies, office furniture, stationery, &c.....	1,500 00
Agents' debit balances.....	3 61
Market value of real estate over book value..	1,225 00
Market value of bonds and stocks over book value.....	769 00
	<hr/>
Gross assets.....	\$26,030 64

ASSETS NOT ADMITTED.

Agents' debit balances.....	\$3 61
Furniture, fixtures, &c.....	1,500 00
	<hr/>
	1,503 61
	<hr/>
Total admitted assets.....	\$24,527 03

LIABILITIES.

Net reserve.....	\$6,496 13
Net policy claims.....	45 00
Premiums paid in advance.....	369 24
	<hr/>
Total liabilities.....	\$6,910 37
	<hr/>
Surplus as regards policy-holders.....	\$19,120 27

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	4,481	\$195,801 50
New policies issued.....	2,942	130,698 50
Old policies revived.....	133	5,742 50
Old policies changed and increased.....	....	3,094 00
Totals.....	7,556	\$335,336 50
Terminated in 1900.....	2,425	106,824 00
In force December 31, 1900.....	5,131	\$228,512 50

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	4,481	\$195,801 50
New policies issued.....	3,075	139,535 00
Total.....	7,556	\$335,336 50
Terminated in 1900.....	2,425	106,824 00
In force December 31, 1900.....	5,131	\$228,512 50
Premiums received.....	....	43,763 44

MARYLAND LIFE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business July 12, 1865. Capital Stock, \$100,000.

WM. H. BLACKFORD, *President.*

JOHN W. HANSON, *Secretary.*

PRINCIPAL OFFICE, No. 8 AND 10 SOUTH STREET.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00
Amount of net ledger assets December 31, 1899.....	\$1,906,292 39

INCOME.

Total premium income.....	\$232,211 91
Total rents and interest.....	91,489 61
Profit on sale of real estate.....	1,042 76
From surrender values of policies of re-insurance surrendered.....	2,276 99
On account balances mortgage loan previously charged off.....	166 50
<hr/>	
Total income during the year.....	\$327,187 77

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$139,688 53
Total paid policyholders.....	31,599 57
Total miscellaneous expenses.....	86,599 67
<hr/>	
Total disbursements.....	\$257,887 77

ASSETS.

Value of real estate and ground rents owned by the company, unincombered.....	\$209,102 50
Mortgage loans on real estate.....	235,640 00
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	21,500 00
Loans made to policyholders on this company's policies assigned as collateral.....	82,136 00
Premium notes on policies in force, of which \$1,000 is for first year's premiums.....	17,718 81
Bonds and stocks absolutely owned by the company.....	1,337,028 62
Cash in company's office and in banks.....	53,775 85
Interest and rents due.....	12,727 81
Net amount of uncollected and deferred premiums.....	30,966 62
Agents' debit balances.....	2,862 00
Dividends and interest due, interest in default, etc.....	2,471 70
Office furniture, etc.....	14,407 08
Market value of bonds and stocks over book value.....	96,412 56
<hr/>	
Total.....	\$2,116,749 55

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$964 25	
All other.....	85 92	
		<u>\$1,050 17</u>
Total.....		\$2,115,699 38

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$10,816 00	
Real estate depreciation.....	\$5,452 50	
Agents' debit balances.....	2,862 00	
Furniture, fixtures, &c.....	657 77	
Open accounts, judgments, &c.....	12,699 14	
		<u>\$21,671 41</u>
Admitted assets.....		\$2,094,027 97

LIABILITIES.

Net reserve.....	\$1,659,850 00	
Net policy claims.....	20,870 26	
Unpaid dividends or other profits due policyholders.....	4,709 06	
Premiums paid in advance.....	675 32	
All other liability.....	1,050 17	
		<u>\$1,687,154 81</u>
Total liabilities.....		
Surplus as regards policyholders.....		\$406,873 16

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	3,704	\$7,225,175 00
New policies issued.....	591	1,059,353 00
Old policies revived.....	7	12,000 00
		<u></u>
Total.....	4,302	\$8,296,528 00
Terminated in 1899.....	412	768,489 00
		<u></u>
In force December 31, 1900.....	3,890	\$7,528,039 00
Policies re-insured.....		397,500 00

BUSINESS IN MARYLAND IN 1900.

	No.	Amount.
In force December 31, 1899.....	1,199	\$3,033,422 00
New policies issued.....	149	364,450 00
Total.....	1,348	\$3,397,872 00
Terminated in 1900.....	104	271,780 00
In force December 31, 1900.....	1,244	\$3,126,092 00
Premiums received.....		105,000 00

MUTUAL LIFE INSURANCE COMPANY
OF BALTIMORE, MD.

Commenced Business 1870.

MATHEW L. BRENAN, *President.*

HENRY ROTH, *Secretary.*

PRINCIPAL OFFICE, No. 2 SOUTH HOLLIDAY STREET.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$167,249 95

INCOME.

Total premium income.....	\$128,200 85
Total rents and interest.....	9,021 97
Agents' security.....	192 50
Total income during the year.....	\$137,415 32

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$44,511 66
Total paid policyholders.....	10,104 48
Total miscellaneous expenses.....	56,337 30
Total disbursements.....	\$110,953 44

ASSETS.

Value of real estate and ground rents owned by the company, less encumbrance thereon.....	\$3,050 33
Mortgage loans on real estate.....	25,300 00
Loans made to policyholders on this company's policies assigned as collateral.....	7,563 24
Bonds and stocks absolutely owned by the company.....	48,618 25
Cash in company's office and in banks.....	16,971 54
Interest and rents due.....	6,604 13
Net amount of uncollected and deferred premiums.....	41,152 87
Ground rents.....	90,602 78
Agents' debit balances.....	1,605 69
Market value of bonds and stocks over book value.....	896 75
Total.....	\$242,365 58

ASSETS NOT ADMITTED.

Real estate depreciation from book value....	\$1,050 33
Premium notes or loans in excess of reserve on policies.....	267 58
	\$1,317 91
Total admitted assets.....	\$241,047 67

LIABILITIES.

Net reserve.....	\$223,858 26
Unpaid interest.....	366 62
Deposited by agents as security.....	1,420 00
Total liabilities.....	\$225,644 88
Surplus as regards policyholders.....	\$15,402 79

EXHIBIT OF POLICIES.

In force December 31, 1899.....	21,132	\$2,304,762 33
Old policies revived.....	13,579	1,219,441 19
Old policies increased.....		
Policies transferred.....		
Total.....	34,711	\$3,524,203 52
Terminated in 1900.....	10,515	912,122 43
In force December 31, 1900.....	24,196	\$2,612,081 09
Policies re-insured.....	1	2,500 00

BUSINESS IN MARYLAND IN 1899.

In force December 31, 1899.....	21,132	\$2,304,762 33
New policies issued.....	13,579	1,219,441 19
Total.....	34,711	\$3,524,203 52
Terminated in 1900.....	10,515	912,122 43
In force December 31, 1900.....	24,196	\$2,612,081 09
Premiums received.....	.....	128,200 85

ABSTRACTS J.

Life Insurance Companies of Other States.

AUTHORIZED TO DO BUSINESS IN MARYLAND IN 1900.

ABSTRACT COMPILED FROM

THEIR ANNUAL STATEMENTS, SHOWING THEIR CONDITION

DECEMBER 31, 1900.

AETNA LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business, 1850.

Capital Stock, \$1,750,000.

M. G. BULKELEY, *President.*J. L. ENGLISH, *Secretary.*

PRINCIPAL OFFICE, No. 650 MAIN STREET, HARTFORD, CONN.

Attorney to accept service in Maryland, . . . H. B. MEIGS.*Geeral Agents in Maryland,* . MEIGS & HEISSE.

CAPITAL.

Capital stock authorized.....\$2,000,000 00

Capital stock paid up in cash..... 1,750,000 00

Amount of net ledger assets December 31, 1900.....\$50,184,732 07

INCOME.

Total premium income..... \$7,151,216 06

Total rents and interest..... 2,342,370 07

Profit on sale of real estate..... 11,050 50

Total income during the year..... \$9,504,636 63

DISBURSEMENTS.

Total net amount actually paid for losses and matured en-
dowments..... \$3,681,267 97

Total paid policy-holders..... 1,234,898 41

Total miscellaneous expenses..... 2,008,703 14

Total disbursements..... \$6,924,869 52

ASSETS.

Value of real estate and ground rents owned by the company, unincumbered.....	\$469,086	71
Mortgage loans on real estate.....	24,107,274	86
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	918,308	67
Loans made to policy-holders on this com- pany's policies assigned as collateral.....	1,904,942	00
Premium notes on policies in force, of which \$7,076 is for first year's premiums.....	461,213	15
Bonds and stocks absolutely owned by the company.....	17,632,616	28
Cash in company's office and in banks.....	7,323,806	89
Interest due on stocks, bonds and other se- curities and rents.....	768,293	60
Net amount of uncollected and deferred pre- miums.....	655,847	53
Bills receivable.....	43,316	65
Agents' debit balances.....	33,316	66
Market value of bonds and stocks over book value.....	1,854,517	63
Total assets.....	\$56,172,540	63

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$27,907.57	
All other.....	3,281.17	
		31,188 74
Total assets.....	\$56,141,351	89

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$416,678	
Bills receivable.....	\$26,359	22
Agents' debit balances.....	20,455	36
Premium notes or loans and premiums in ex- cess of reserve on policies.....	253	67
Commissions payable to agents on premium notes when paid.....	2,197	63
		49,265 88
Total admitted assets.....	\$56,092,086	01

LIABILITIES.

Net reserve.....	\$47,564,683 00
Present value of amounts not yet due on mat- tured instalment policies.....	34,598 00
Net policy claims.....	209,766 00
Unpaid dividends or other profits due policy- holders.....	750,340 38
Salaries, rents, &c., due or accrued.....	10,000 00
Premiums paid in advance.....	19,400 66
Surrender values claimable on policies can- celed whose reserves are not included in item 1.....	6,963 00
Special reserve in addition to the 4 per cent. reserve.....	1,934,000 00
Total liabilities.....	\$50,529,751 04
Surplus as regards policy-holders.....	\$5,562,334 97

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	100,271	\$168,449,790 00
New policies issued.....	20,241	38,832,178 00
Old policies revived.....	50	160,988 00
Old policies changed and increased.....	172	328,081 00
Totals.....	120,734	\$207,771,037 00
Terminated in 1900.....	8,274	15,178,221 00
In force December 31, 1900.....	112,460	\$192,592,816 00
Policies re-insured.....	43	268,417 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	2,527	\$5,249,842 00
New policies issued.....	405	886,623 00
Totals.....	2,932	\$6,136,465 00
Terminated in 1900.....	164	341,509 00
In force December 31, 1900.....	2,768	\$5,794,956 00
Premiums received.....	....	249,933 21
Losses paid.....	39	74,962 43
Losses incurred.....	38	71,719 00

BANKERS LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business, March, 1869. Capital Stock, \$100,000.

RICHARD MORGAN, *President.*

CHAS. S. GAUBERT, *Secretary.*

PRINCIPAL OFFICE, NO. 31 NASSAU ST., NEW YORK CITY.

Attorney to accept service in Maryland, CHAS. T. LEVINNESS, JR.

General Agent in Maryland, CHAS. T. LEVINNESS.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899.....	\$420,311 93
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INCOME.

Total premium income.....	\$535,954 46
Total rents and interest.....	16,371 65
Profit on sale or maturity of securities.....	1,763 35
From other sources.....	18,026 19

Total income during the year.....	\$572,115 65
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DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$81,924 03
Total paid policy-holders.....	22,212 38
Total miscellaneous expenses.....	231,009 04

Total disbursements.....	\$335,145 45
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ASSETS.

Mortgage loans on real estate.....	\$73,000 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	5,110 56	
Premium notes on policies in force, of which \$1,350.45 is for first year's premiums.....	9,202 61	
Bonds and stocks absolutely owned by the company.....	476,735 61	
Cash in company's office and in banks.....	71,052 30	
Interest due on stocks, bonds and other securities.....	865 21	
Net amount of uncollected and deferred premiums.....	54,355 48	
Bills receivable.....	1,210 73	
Agents' debit balances.....	19,910 50	
Market value bonds and stocks over book value.....	14,789 39	
Total assets.....		\$726,232 42

ASSETS NOT ADMITTED.

Bills receivable.....	\$1,210 73	
Agents' debit balances.....	19,910 50	
		21,121 23
Total admitted assets.....		\$705,111 19

LIABILITIES.

Net reserve.....	\$397,321 00	
Net policy claims.....	11,000 00	
Salaries, rents, &c., due or accrued.....	24,124 08	
Premiums paid in advance.....	792 42	
Premium notes on loans on policies and other obligations in excess of net value of policies	1,879 55	
Any other liability.....	12,492 96	
Total liabilities.....		447,610 01
Surplus as regards policy-holders.....		\$257,501 18

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	5,098	\$16,103,000 00
New policies issued.....	1,761	5,144,726 00
Old policies revived.....	56	221,600 00
Totals.....	6,915	\$21,469,326 00
Terminated in 1900.....	958	3,152,100 00
In force December 31, 1900.....	5,957	\$18,317,226 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	137	\$536,500 00
New policies issued.....	133	452,800 00
Totals.....	270	\$989,300 00
Terminated in 1900.....	42	160,500 00
In force December 31, 1900.....	228	\$828,800 00
Premiums received.....	....	25,282 37
Losses paid.....	2	4,000 00
Losses incurred.....	2	4,000 00

BERKSHIRE LIFE INSURANCE COMPANY OF PITTSFIELD, MASS.

Commenced Business September 4, 1851. Capital Stock, \$25,500.

WM. R. PLUNKETT, *President.*

JAMES W. HULL, *Secretary.*

PRINCIPAL OFFICE, COR. NORTH AND WEST STREETS, PITTSFIELD, MASS.

Attorney to accept service in Maryland, MONROE SNELL.

General Agent in Maryland, MONROE SNELL.

CAPITAL.

Capital stock paid up in cash..... \$25,000 00

Amount of net ledger assets December 31, 1899..... \$8,938,342 11

INCOME.

Total premium income..... \$2,096,684 90

Total rents and interest..... 419,109 30

Profit on sale of real estate, \$231.11; on sale or maturity of
securities, \$2,042.07..... 2,273 18

Total income during the year..... \$2,518,067 38

DISBURSEMENTS.

Total net amount actually paid for losses and matured
endowments..... \$614,874 35

Total paid policyholders..... 654,294 40

Total miscellaneous expenses..... 452,651 98

Total disbursements..... \$1,721,820 73

ASSETS.

Value of real estate and ground rents owned by the company unincumbered.....	\$938,980 71	
Mortgage loans on real estate.....	4,912,942 00	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	497,426 39	
Loans made to policyholders on this company's policies assigned as collateral.....	193,588 00	
Premium notes on policies in force.....	95,906 24	
Bonds and stocks absolutely owned by the company.....	2,406,402 18	
Cash in company's office and in banks.....	663,648 43	
Interest due on stocks, bonds and other securities.....	148,792 71	
Net amount of uncollected and deferred premiums.....	225,335 76	
Agents' debit balances, \$17,990.20.....	19,240 20	
Bills receivable, \$1,250.....		
Rents accrued, \$354.20; sundry debtors, \$28,439.77.....	28,793 97	
Market value of bonds and stocks over book value.....	155,001 82	
Gross assets.....		\$10,286,058 41

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$2,144 83	
All other.....	20,194 53	
		\$22,339 36
Total		\$10,263,719 05

ASSETS NOT ADMITTED.

Bills receivable.....	\$1,250 00	
Agents' debit balances.....	17,990 20	
Loans on personal security (sundry debtors).....	28,439 77	
		\$47,679 97
Total admitted assets.....		\$10,216,039 08

LIABILITIES.

Net reserve.....	\$9,345,622 00	
Net policy claims.....	55,745 73	
Unpaid dividends or other profits due policyholders.....	705 78	
Premiums paid in advance.....	12,445 51	
Total liabilities.....		\$9,414,519 02
Surplus as regards policyholders.....		\$801,520 06

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	19,587	\$50,105,388 00
New policies issued.....	3,235	7,293,400 00
Old policies revived.....	19	35,000 00
Old policies extended under act of 1861.....	1	5,000 00
Policies extended under act of 1880.....	83	52,305 00
Additions by dividends.....		680,871 00
Total.....	22,925	\$58,171,964 00
Terminated in 1900.....	1,685	4,171,288 00
In force December 31, 1900.....	21,240	\$54,000,676 00
Policies re-insured.....	83	507,178 00

BUSINESS IN MARYLAND IN 1900

In force December 31, 1899.....	317	\$994,450 00
New policies issued.....	54	155,400 00
Total.....	371	\$1,149,850 00
Terminated in 1900.....	35	93,000 00
In force December 31, 1900.....	336	\$1,056,850 00
Premiums received.....		36,736 96

CONNECTICUT MUTUAL LIFE INSURANCE CO.
OF HARTFORD, CONN.

Commenced Business December 15, 1846.

JACOB L. GREENE, *President.*

HERBERT H. WHITE, *Secretary.*

PRINCIPAL OFFICE, NO. 783 MAIN STREET, HARTFORD, CONN.

Attorney to accept service in Maryland, . FRANK C. NICODEMUS.

General Agent in Maryland, ' . FRANK C. NICODEMUS.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$62,377,878 93

INCOME.

Total premium income..... \$5,086,064 36

Total rents and interest..... 2,960,678 97

Total income during the year..... \$8,046,743 33

DISBURSEMENTS.

Total net amount actually paid for losses and matured
endowments..... \$4,816,995 10

Total paid policyholders..... 1,856,095 37

Total miscellaneous expenses..... 1,411,508 90

Total disbursements..... \$8,084,599 37

ASSETS.

Value of real estate and ground rents owned by the company unincumbered.....	\$12,054,396 47	
Mortgage loans on real estate.....	26,469,472 96	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	2,300 00	
Premium notes on policies in force.....	763,861 90	
Bonds and stocks absolutely owned by the company (book value).....	22,204,012 33	
Cash in company's office and in banks.....	826,974 00	
Interest due on stocks, bonds and other se- curities and rents.....	1,001,839 17	
Net amount of uncollected and deferred pre- miums.....	322,521 35	
Bills receivable.....	4,346 54	
Agents' debit balances.....	14,658 09	
Market value of bonds and stocks over book value.....	1,319,797 97	
Gross assets.....		\$64,984,180 78

ASSETS NOT ADMITTED.

Bills receivable.....	\$4,346 54	
Agents' debit balances.....	14,658 09	
		\$19,004 63
Total admitted assets.....		\$64,965,176 15

LIABILITIES.

Net reserve.....	\$56,321,159 00	
Net policy claims.....	247,253 83	
Unpaid dividends or other profits due policy- holders.....	977,966 15	
Premiums paid in advance.....	27,053 73	
Surrender values claimable on policies can- celled whose reserves are not included in item 1.....	200,395 00	
Total Liabilities.....		\$57,773,827 71
Surplus as regards policyholders.....		\$7,191,348 44

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	67,649	\$160,432,486 00
New policies issued.....	4,084	10,150,748 00
Old policies revived.....	15	50,000 00
Old policies increased.....	4	56,740 00
<hr/>		
Total.....	71,752	\$170,689,974 00
Terminated in 1900.....	3,591	9,123,371 00
<hr/>		
In force December 31, 1900.....	68,161	\$161,566,603 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	998	\$3,405,839 00
New policies issued.....	46	177,500 00
<hr/>		
Total.....	1,044	\$3,583,339 00
Terminated in 1900.....	45	166,806 00
<hr/>		
In force December 31, 1900.....	999	\$3,416,533 00
Premiums received.....	.....	87,048 73

EQUITABLE LIFE ASSURANCE SOCIETY OF THE
UNITED STATES, OF NEW YORK.

Commenced Business, July 28, 1859.

Capital Stock, \$100,000.

JAMES W. ALEXANDER, *President*.

WM. ALEXANDER, *Secretary*.

PRINCIPAL OFFICE, NO. 120 BROADWAY, NEW YORK CITY.

Attorney to accept service in Maryland, . . . JOSEPH BOWERS.

General Agent in Maryland, . . . JOSEPH BOWERS.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899....\$260,599,597 48

INCOME.

Total premium income.....	\$45,319,138 69
Total rents and interest.....	12,255,667 95
Profit and loss.....	432,324 34

Total income during the year..... \$58,007,130 98

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$16,907,613 01
Total paid policy-holders.....	9,058,386 29
Total miscellaneous expenses.....	10,296,967 21
Reduction in book values of bonds purchased at a pre- mium.....	236,160 00

Total disbursements..... \$36,499,126 51

ASSETS.

Value of real estate and ground rents owned by the company.....	\$38,188,725 12	
Mortgage loans on real estate.....	45,411,662 86	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	25,371,587 00	
Loans made to policy-holders on this company's policies assigned as collateral....	7,372,645 27	
Bonds and stocks absolutely owned by the company (book value).....	147,520,222 00	
Cash in company's office and in banks....	17,718,576 56	
Interest due on stocks, bonds and other securities and rents.....	2,700,430 54	
Net amount of uncollected and deferred premiums.....	6,517,450 00	
Agents' debit balances.....	524,183 14	
Market value bonds and stocks over book value.....	13,272,581 00	
		<hr/>
Gross assets.....		\$304,598,063 49

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$179,768 93	
Agents' balances unsecured.....	\$524,183 14	
		<hr/>
		524,183 14
		<hr/>
Total admitted assets.....		\$304,073,880 35

LIABILITIES.

Net reserve.....	\$235,343,493 00	
Present value of amounts not yet due on matured instalment policies.....	498,022 00	
Net policy claims.....	2,205,225 47	
Unpaid dividends or other profits due policy-holders.....	346,195 01	
Under debenture bonds.....	67,958 00	
		<hr/>
Total liabilities.....		\$238,460,893 48
		<hr/>
Surplus as regards policy-holders.....		\$65,612,986 87

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	347,607	\$1,054,416,422 00
New policies issued.....	66,633	202,693,601 00
Old policies revived.....	1,302	4,392,642 00
Totals.....	415,542	\$1,261,502,665 00
Terminated in 1900.....	41,865	144,627,618 00
In force December 31, 1900.....	373,677	\$1,116,875,047 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	3,264	\$12,296,059 00
New policies issued.....	608	1,779,704 00
Totals.....	3,872	\$14,075,763 00
Terminated in 1900.....	413	2,103,668 00
In force December 31, 1900.....	3,459	\$11,972,095 00
Premiums received.....	....	425,177 20

FIDELITY MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business, January 1, 1879.

L. G. FOUSE, *President.*

WM. S. CAMPBELL, *Secretary.*

PRINCIPAL OFFICE, NOS. 112 AND 116 N. BROAD ST., PHILADELPHIA, PA.

General Agent in Maryland, GEO. C. JORDAN.

CAPITAL.

Amount of net ledger assets December 31, 1899..... \$2,603,874 78

INCOME.

Total premium income.....	\$2,168,965 31
Total rents and interest.....	153,099 32
Profit on sale of real estate and on sale or maturity of securities.....	11,023 19
From other sources—Fees.....	74 10
	Total income during the year..... \$2,333,161 92

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$934,957 47
Total paid policy-holders.....	105,310 48
Total miscellaneous expenses.....	823,205 27
	Total disbursements..... \$1,863,473 22

ASSETS.

Book value of real estate and ground rents owned by the compny, unincumbered.....	\$1,198,027	35
Mortgage loans on real estate.....	229,450	35
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	23,986	57
Loans made to policy-holders on this company's policies assigned as collateral.....	210,959	08
Premium notes on policies in force, of which \$44,601.31 is for first year's premiums.....	93,839	31
Bonds and stocks absolutely owned by the company.....	891,486	60
Cash in company's office and in banks.....	165,948	72
Interest due on stocks, bonds and other securities and rents.....	20,008	49
Net amount of uncollected and deferred premiums.....	409,213	95
Bills receivable.....	12,949	00
Agents' debit balances.....	236,014	82
Due from Minn. Loan and Trust Company, trustee.....	11,009	20
Due from suspended banks.....	390	50
Market value of real estate over book value..	98,038	73
Market value of bonds and stocks over book value.....	27,368	80
Total assets.....	\$3,628,691	47

DEDUCT LEDGER LIABILITIES.

Miscellaneous.....	\$498	02
		498 02
Total gross assets.....	\$3,628,193	45

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$11,100	
Bills' receivable.....	\$12,949	00
Agents' debit balances.....	184,138	72
Suspended banks.....	390	50
Premium notes, loans or liens and premiums in excess of reserve on policies.....	19,985	14
Commissions payable to agents on premium notes when paid.....	15,271	03
		232,734 39
Total admitted assets.....	\$3,395,459	06

LIABILITIES.

Net reserve.....	\$2,509,819 00	
Present value of amounts not yet due on matured instalment policies.....	23,256 62	
Net policy claims.....	196,935 00	
Unpaid dividends or other profits due policy-holders.....	194 51	
Salaries, rents, &c., due or accrued.....	33,400 95	
Premiums paid in advance.....	2,870 70	
Surrender values claimable on policies canceled whose reserves are not included in item 1.....	6,661 00	
Total liabilities.....		\$2,773,137 78
Surplus as regards policy-holders.....		\$622,321 28

EXHIBIT OF POLICIES.

In force December 31, 1899.....	35,226	\$77,182,941 00
New policies issued.....	8,940	19,086,146 00
Old policies revived.....	72	202,305 00
Old policies changed and increased.....	763	1,886,928 00
Totals.....	45,001	\$98,358,320 00
Terminated in 1900.....	7,208	98,358,320 00
In force December 31, 1900.....	37,793	\$82,119,185 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	465	\$1,074,260 00
New policies issued.....	136	310,645 00
Totals.....	601	\$1,384,905 00
Terminated in 1900.....	48	107,542 00
In force December 31, 1900.....	553	\$1,277,363 00
Premiums received.....	.....	40,958 55

GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business July 16, 1860. Capital Stock, \$200,000.

CORNELIUS DOREMUS, *President.*

HUBERT CILLIS, *Secretary.*

PRINCIPAL OFFICE, No. 20 NASSAU STREET, NEW YORK CITY.

Attorney to accept service in Maryland,

HERMAN WENZING.

General Agent in Maryland,

HERMAN WENZING.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899.....\$25,193,452 29

INCOME.

Total premium income.....	\$3,441,037 84
Total rents and interest.....	1,263,670 42
Re-insurance dividends and policy fees.....	6,081 74
Total income during the year.....	\$4,710,790 00

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$1,907,648 68
Total paid policyholders.....	615,323 39
Total miscellaneous expenses.....	929,425 47
Total disbursements.....	\$3,452,397 54

ASSETS.

Value of real estate and ground rents owned by the company, less encumbrance thereon (book value).....	\$2,656,796 55
Mortgage loans on real estate.....	14,296,062 43
Loans made to policyholders on this company's policies assigned as collateral.....	1,390,268 60
Bonds and stocks absolutely owned by the company (book value).....	7,481,536 87
Cash in company's office and in banks.....	627,180 30
Interest due on stocks, bonds and other securities and rents.....	315,202 05
Net amount of uncollected and deferred premiums.....	488,387 75
Market value of real estate over book value.	61,034 63
Market value of bonds and stocks over book value.....	62,064 12
Gross assets.....	<u>\$27,378,533 30</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$4,032,536 48
Total admitted assets.....	<u>\$27,378,533 30</u>

LIABILITIES.

Net reserve.....	\$23,623,304 00
Net policy claims.....	155,252 32
Unpaid dividends or other profits due policyholders.....	60,299 88
Premiums paid in advance.....	12,947 16
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	5,379 26
Extra reserve for absolute dividend tontine, war and world policies.....	83,333 76
Total liabilities.....	<u>\$23,940,516 38</u>
Surplus as regards policyholders.....	<u>\$3,438,016 92</u>

EXHIBIT OF POLICIES.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	47,380	\$78,392,446 00
New policies issued.....	5,583	9,586,928 00
Old policies revived.....	16	21,295 00
Old policies changed and increased.....	.....	83,568 00
Policies transferred—Return premiums on new policies.....	.....	4,926 00
Total.....	52,979	\$88,089,163 00
Terminated in 1900.....	3,842	6,654,754 00
In force December 31, 1900.....	49,137	\$81,434,409 00
Policies re-insured.....	135,000 00

INDUSTRIAL.

In force December 31, 1900.....	3,765	\$483,832 00
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BUSINESS IN MARYLAND IN 1900.

ORDINARY—

In force December 31, 1899.....	330	\$744,226 00
New policies issued.....	15	25,750 00
Total.....	345	\$769,976 00
Terminated in 1900.....	26	46,286 00
In force December 31, 1900.....	319	\$723,690 00
Premiums received.....	.....	28,366 23
Losses paid.....	14	28,939 58
Losses incurred.....	16	30,117 58

INDUSTRIAL.

In force December 31, 1899.....	392	\$49,679 00
Terminated in 1900.....	17	2,025 00
In force at the end of the year.....	375	47,654 00
Premiums received during the year.....	.....	1,730 51
Losses paid.....	10	1,078 00
Losses incurred.....	10	1,078 00

HARTFORD LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business April, 1867. Capital Stock, \$500,000.

GEO. E. KEENEY, *President.*

CHAS. H. BACALL, *Secretary.*

PRINCIPAL OFFICE, NO. 252 ASYLUM STREET, HARTFORD.

Attorney to accept service in Maryland, . . . W. M. KEFAUVER.

CAPITAL.

Capital stock paid up in cash..... \$500,000 00

Amount of net ledger assets December 31, 1899..... \$2,968,271 00

INCOME.

Total premium income.....	\$2,200,459 86
Total rents and interest.....	104,286 43
Profit on sale of real estate, \$15.20; on sale or maturity of securities, \$406.25.....	421 45
Increase in real estate value, advance payments and safety fund deposits.....	39,037 59
Total income during the year.....	\$2,344,205 33

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$1,652,606 88
Total paid policyholders.....	69,162 28
Total miscellaneous expenses.....	586,655 22
Increase of capital.....	250,000 00
Total disbursements.....	\$2,558,424 38

ASSETS.

Value of real estate and ground rents owned by the company unincumbered.....	\$261,101 93	
Mortgage loans on real estate.....	298,320 00	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	700 00	
Loans made to policyholders on this company's policies assigned as collateral.....	53,931 00	
Premium notes on policies in force, of which all is for first year's premiums.....	50,173 93	
Bonds and stocks absolutely owned by the company (book value).....	471,941 67	
Cash in company's office and in banks.....	423,354 28	
Interest due on stocks, bonds and other securities and rents.....	16,120 50	
Net amount of uncollected and deferred premiums.....	62,763 59	
Bills receivable.....	1,000 00	
Safety funds in Security Co. of Hartford...	1,194,529 14	
Premiums in course of collection, safety fund department.....	349,000 00	
Market value of real estate, bonds and stocks over book value.....	26,839 33	
Gross assets.....		\$3,209,775 37

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$1,000 00	
		\$1,000 00
Total.....		\$3,208,775 37

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$13,685 00	
Bills receivable.....	\$1,000 00	
Premium notes or liens and net premiums in excess of reserve on policies.....	247 00	
Depreciation in safety funds and stocks.....	81,960 00	
		\$83,207 00
Total admitted assets.....		\$3,125,568 37

LIABILITIES.

Net reserve.....	\$354,377 00	
Net policy claims.....	428,650 00	
Unpaid dividends or other profits due policyholders.....	2,255 65	
Salaries, rents, &c., due and accrued.....	2,861 50	
Premiums paid in advance.....	2,953 01	
Net safety fund in Security Company.....	1,112,569 14	
Reserve on safety fund policies.....	230,220 00	
Mortuary funds held in addition to reserve..	111,495 36	
<hr/>		
Total liabilities.....		\$2,245,381 66
<hr/>		
Surplus as regards policyholders.....		\$880,186 71

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	39,637	\$78,943,230 00
New policies issued.....	7,865	11,717,951 00
Old policies revived.....	21	46,800 00
<hr/>		
Total.....	47,523	\$90,707,981 00
Terminated in 1900.....	6,320	12,523,878 00
<hr/>		
In force December 31, 1900.....	41,203	\$78,184,103 00
Policies re-insured.....		49,229 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	191	\$601,000 00
New policies issued.....	121	148,400 00
<hr/>		
Total.....	312	\$749,400 00
Terminated in 1900.....	45	101,700 00
<hr/>		
In force December 31, 1900.....	267	\$647,700 00
<hr/>		
Premiums received.....		103,564 96
Losses paid.....	6	24,000 00
Losses incurred.....	7	25,000 00

HOME LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business, May 1, 1860. Capital Stock, \$125,000.

GEORGE E. IDE, *President.*

ELLIS W. GLADWIN, *Secretary.*

PRINCIPAL OFFICE, No. 256 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, J. HERMAN IRELAND.

General Agent in Maryland, J. HERMAN IRELAND.

CAPITAL.

Capital stock authorized.....	\$125,000 00
Capital stock paid up in cash.....	125,000 00

Amount of net ledger assets December 31, 1899.....\$10,822,249 67

INCOME.

Total premium income.....	\$2,029,802 18
Total rents and interest.....	558,178 14
From other sources.....	323 60
Total income during the year.....	\$2,588,303 92

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$660,832 37
Total paid policy-holders.....	336,305 45
Total miscellaneous expenses.....	723,116 45
Total disbursements.....	\$1,720,254 27

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered.....	\$1,645,231 86	
Mortgage loans on real estate.....	3,708,785 00	
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	33,500 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	572,819 38	
Premium notes on policies in force, of which \$1,243.98 is for first year's premiums.....	507,636 43	
Bonds and stocks absolutely owned by the company (book value).....	4,836,470 92	
Cash in company's office and in banks.....	348,500 82	
Interest due on stocks, bonds and other securities and rents.....	67,230 06	
Net amount of uncollected and deferred premiums.....	221,921 58	
Agents debit balances.....	37,354 91	
Market value of real estate over book value..	95,516 68	
Market value of bonds and stocks over book value.....	304,634 04	
Total.....		\$12,379,601 68

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$13,533.33	
Agents' debit balances.....	\$37,354 91	
		37,354 91
Total admitted assets.....		\$12,342,246 77

LIABILITIES.

Net reserve.....	\$10,869,049 00	
Net policy claims.....	93,369 00	
Unpaid dividends or other profits due policy-holders.....	4,368 91	
Premiums paid in advance.....	19,112 56	
Surrender values claimable on policies whose reserves are not included in item 1.	7,884 00	
To meet possible fluctuations in price of securities, &c.....	65,875 00	
Total liabilities.....		\$11,059,658 47
Surplus as regards policy-holders.....		\$1,282,588 30

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	26,262	\$49,258,697 00
New policies issued.....	6,360	10,723,227 37
Old policies revived.....	94	175,860 00
Old policies changed and increased.....	8	36,310 00
Totals.....	32,724	\$60,194,094 37
Terminated in 1900.....	3,521	6,124,242 37
In force December 31, 1900.....	29,203	\$54,069,852 00
Policies re-insured.....	28	322,778 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	144	\$350,200 00
New policies issued.....	114	423,383 00
Totals.....	258	\$773,583 00
Terminated in 1900.....	47	124,768 00
In force December 31, 1900.....	211	\$648,815 00
Premiums received.....	.....	23,124 32
Losses paid.....	1	3,000 00
Losses incurred.....	1	3,000 00

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.
OF BOSTON, MASS.

Commenced Business, December 27, 1862.

STEPHEN H. RHODES, *President.*

ROLAND O. LAMB, *Secretary.*

PRINCIPAL OFFICE, No. 178 DEVONSHIRE ST., BOSTON, MASS.

Attorney to accept service in Maryland, . . . CHAS. H. KNAPP.

General Agent in Maryland, . . . ERNEST J. CLARK.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$13,794,492 47

INCOME.

Total premium income.....	\$8,239,166 33
Total rents and interest.....	744,187 34
Profit on sale of real estate.....	1,406 54
Total income during the year.....	\$8,984,760 21

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$2,614,674 71
Total paid policy-holders.....	606,863 77
Total miscellaneous expenses.....	3,556,957 96
Total disbursements.....	\$6,778,496 44

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrances thereon.....	\$1,505,148 26	
Mortgage loans on real estate.....	5,932,820 23	
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	76,300 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	575,861 00	
Premium notes on policies in force.....	113,506 41	
Bonds and stocks absolutely owned by the company (book value).....	6,626,434 04	
Cash in company's office and in banks.....	1,167,204 37	
Interest due on stocks, bonds and other securities and rents.....	210,658 33	
Net amount of uncollected and deferred premiums.....	352,829 58	
Printing plant, \$2,000; loans on personal security, \$10,333.51.....	12,333 51	
Agents' debit balances.....	1,115 44	
Market value of bonds and stocks over book value.....	296,239 41	
Trust funds deposited in United States Trust Company, Boston.....	17,846 23	
Total assets.....		\$16,888,296 81

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$9,967 02	
		9,967 02
Total.....		\$16,878,329 79

ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,115 44	
Loans on personal security.....	10,333 51	
Printing plant.....	2,000 00	
		13,448 95
Total admitted assets.....		\$16,864,880 84

LIABILITIES.

Net reserve.....	\$14,369,278 00
Present value of amounts not yet due on ma- tured instalment policies.....	55,108 00
Net policy claims.....	33,750 00
Unpaid dividends or other profits due policy- holders.....	24,519 69
Salaries, rents, &c., due or accrued.....	113,805 12
Premiums paid in advance.....	18,082 19
Surrender values claimable on policies can- celed whose reserves are not included in item 1.....	101,478 00
Trust funds held by the company.....	17,846 23
Interest paid in advance.....	3,751 88
Special reserve.....	275,000 00
<hr/>	
Total liabilities.....	\$15,012,619 11
<hr/>	
Surplus as regards policy-holders.....	\$1,852,261 73

EXHIBIT OF POLICIES.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	25,415	\$50,963,594 00
New policies issued.....	8,438	17,722,169 00
Old policies revived.....	40	68,537 00
Old policies changed and increased.....	.....	50,475 00
Additions by dividends.....	.....	53,170 00
<hr/>		<hr/>
Totals.....	33,893	\$68,857,945 00
Terminated in 1900.....	3,566	7,719,265 00
<hr/>		<hr/>
In force December 31, 1900.....	30,327	\$61,138,680 00
<hr/>		<hr/>
Policies re-insured.....	35	385,052 00

INDUSTRIAL—

In force December 31, 1899.....	1,069,197	\$141,609,904 00
New policies issued.....	309,358	49,576,268 00
Old policies revived.....	18,065	2,484,492 00
<hr/>		<hr/>
Totals.....	1,396,620	\$193,670,664 00
Terminated in 1900.....	244,176	33,776,808 00
<hr/>		<hr/>
In force December 31, 1900.....	1,152,444	\$159,893,856 00

BUSINESS IN MARYLAND IN 1900.

ORDINARY—

In force December 31, 1899.....	247	\$574,762 00
New policies issued.....	81	203,000 00
Totals	328	\$777,762 00
Terminated in 1900.....	22	96,014 00
In force December 31, 1900.....	306	\$681,748 00
Premiums received.....	.....	22,565 99
Losses paid.....	7	19,550 00
Losses incurred.....	7	19,550 00

INDUSTRIAL—

In force December 31, 1899.....	23,140	\$2,824,548 00
New Policies issued..	9,728	1,287,205 00
Totals.....	32,868	\$4,111,753 00
Terminated in 1900.....	7,358	886,161 00
In force December 31, 1900.....	25,510	\$3,225,592 00
Premiums received.....	.....	97,501 21
Losses paid.....	295	25,084 00
Losses incurred.....	295	25,084 00

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.
OF SPRINGFIELD, MASS.

Commenced Business, August 1, 1851.

JOHN A. HALL, *President.*

H. M. PHILLIPS, *Secretary.*

PRINCIPAL OFFICE, No. 413 MAIN STREET.

Attorney to accept service in Maryland, F. S. BIGGS.

General Agent in Maryland, . . . F. S. BIGGS.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$22,159,776 38

INCOME.

Total premium income..... \$4,730,207 64

Total rents and interest..... 1,072,635 14

Total income during the year..... \$5,802,842 78

DISBURSEMENTS.

Total net amount actually paid for losses and matured en-
dowments.. . . . \$1,513,609 50

Total paid policyholders..... 1,027 454 70

Total miscellaneous expenses..... 1,119,564 06

Total disbursements..... \$3,660,628 26

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered.....	\$591,205 71	
Mortgage loans on real estate.....	10,183,402 39	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,304,736 07	
Premium notes on policies in force, less \$6,545.92 given for re-insurance.....	725,101 63	
Bonds and stocks absolutely owned by the company (book value).....	9,509,436 55	
Cash in company's office and in banks.....	988,108 55	
Interest due on stocks, bonds and other securities.....	370,567 43	
Net amount of uncollected and deferred premiums.....	674,210 37	
Market value bonds and stocks over book value.....	898,853 34	
Gross assets.....		\$26,245,622 04
Total admitted assets.....		\$26,245,622 04

LIABILITIES.

Net reserve.....	\$23,418,032 00	
Present value of amounts not yet due on matured instalment policies.....	183,926 10	
Net policy claims.....	134,844 00	
Unpaid dividends or other profits due and to become due to policy-holders.....	172,333 76	
Premiums paid in advance.....	11,850 67	
Total liabilities.....		\$23,920,986 53
Surplus as regards policy-holders.....		\$2,324,635 51

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	51,730	\$123,980 438 00
New policies issued.....	10,106	22,353,050 00
Old policies revived.....	69	209,594 00
Old policies changed and increased.....	.....	164,816 00
Additions.....	.....	150,848 00
Totals.....	61,905	\$146,858,746 00
Terminated in 1900.....	4,581	10,619,823 00
In force December 31, 1900.....	57,324	\$136,238,923 00
Policies re-insured.....	.....	2,309,043 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	596	\$1,660,942 00
New policies issued.....	160	422,000 00
Total.....	756	\$2,082,942 00
Terminated in 1900.....	66	228,943 00
In force December 31, 1900.....	690	\$1,853,999 00
Premiums received.....	.....	68,536 61
Losses paid.....	6	21,138 00
Losses incurred.....	9	46,138 00

METROPOLITAN LIFE INSURANCE COMPANY
OF NEW YORK.

Commenced Business January, 1867. Capital Stock, \$2,000,000.

JOHN R. HEGEMAN, *President.*

GEORGE B. WOODWARD, *Secretary.*

PRINCIPAL OFFICE, NO. 1 MADISON AVE., NEW YORK CITY.

Attorney to accept service in Maryland, W. HALL HARRIS.

General Agents in Maryland, { FRANK MONEY.
ADAM SCHUSELER.
EDW. P. WORTHINGTON.
FRED. SHAW.
HORATIO FRANCE.

CAPITAL.

Capital stock authorized.....	\$2,000,000 00
Capital stock paid up in cash.....	2,000,000 00

Amount of net ledger assets December 31, 1899, less
return of agents' cash deposits, \$3,942.92.....\$48,997,277 27

INCOME.

Total premium income.....	\$31,210,355	51
Total rents and interest.....	2,484,771	88
Profit on sale or maturity of securities.....	108,129	47
<hr/>		
Total income during the year.....	\$33,803,256	86

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$9,799,124	21
Total paid policyholders.....	1,066,070	90
Total miscellaneous expenses.....	12,874,562	01
<hr/>		
Total disbursements.....	\$23,739,757	12

ASSETS.

Book value of real estate and ground rents owned by company unincumbered.....	\$10,822,062	49
Mortgage loans on real estate.....	19,686,150	00
Loans made to policyholders on this company's policies assigned as collateral.....	309,525	82
Premium notes on policies in force.....	670,169	75
Bonds and stocks absolutely owned by the company (book value).....	25,250,858	82
Cash in company's office and in banks.....	2,311,761	40
Interest due on stocks, bonds and other securities and rents.....	422,078	38
Net amount of uncollected and deferred premiums.....	1,864,789	06
Agents' debit balances.....	10,248	73
Market value of bonds and stocks over book value.....	820,638	61
<hr/>		
Total.....	\$62,168,283	06

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$524,117	00
Agents' debit balances.....	\$10,248	73
<hr/>		
	\$10,248	73
<hr/>		
Total admitted assets.....	\$62,158,034	33

LIABILITIES.

Net reserve.....	\$50,910,104	00
Net policy claims.....	233,607	83
Unpaid dividends or other profits due policyholders.....	18,961	65
Salaries, rents, &c., due or accrued.....	159,887	20
Premiums paid in advance.....	147,461	34
Special reserve.....	1,617,557	00
Premium notes or loans in excess of net value of policies.....	286,168	88
Agents' cash deposits in lieu of bonds.....	39,851	52
<hr/>		
Total liabilities.....	\$53,413,599	42
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Surplus as regards policyholders.....	\$8,744,434	91

EXHIBIT OF POLICIES.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	124,948	\$111,901,834 00
New policies issued.....	91,507	82,311,126 00
Old policies revived.....	2,999	2,569,098 00
Old policies increased and changed.....	.....	146,700 00
<hr/>		
Total.....	219,454	\$196,928,758 00
Terminated in 1900.....	52,464	42,028,517 00
<hr/>		
In force December 31, 1900.....	166,990	\$154,900,241 00
Policies re-insured.....	56	1,050,835 00

INDUSTRIAL.

In force December 31, 1899.....	4,855 756	\$688,629,175 00
New policies issued and revived.....	1,541,032	264,737,682 00
<hr/>		
Total.....	6,396,788	\$953,366,857 00
Terminated in 1900.....	1,069,721	184,389,181 00
<hr/>		
In force December 31, 1900.....	5,327,067	\$768,977,676 00

BUSINESS IN MARYLAND IN 1900.

ORDINARY—

In force December 31, 1899.....	3,018	\$2,727,072 00
New policies issued.....	2,332	1,847,046 00
<hr/>		
Total.....	5,350	\$4,574,118 00
Terminated in 1900.....	1,203	911,440 00
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In force December 31, 1900.....	4,147	\$3,662,718 00

Premiums received.....	131,834 73
Losses paid.....	35	32,282 00
Losses incurred.....	40	35,927 00

INDUSTRIAL.

In force December 31, 1899.....	214,299	\$27,755,707 00
New policies issued.....	48,575	7,099,684 00

Total.....	262,874	\$34,855,391 00
Terminated in 1900.....	29,141	5,766,856 00

In force December 31, 1900.....	233,733	\$29,088,535 00
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Premiums received.....	909,715 89
Losses paid.....	3,423	293,119 05
Losses incurred.....	3,422	293,077 05

MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF DETROIT, MICH.

Commenced Business November 12, 1867. Capital Stock, \$250,000.

O. R. LOOKER, *President.*A. F. MOORE, *Secretary.*

PRINCIPAL OFFICE, No. 150 JEFFERSON AVE., DETROIT, MICH.

Attorney to accept service in Maryland, . . . J. BURKLOE BROWN.

General Agent in Maryland, . . . J. BURKLOE BROWN.

CAPITAL.

Capital stock authorized.....	\$250,000 00
Capital stock paid up in cash.....	250,000 00

Amount of net ledger assets December 31, 1899..... \$6,066,924 11

INCOME.

Total premium income.....	\$1,178,171 57
Total rents and interest.....	367,029 06
Profit on sale of real estate.....	3,569 26
Agents' balances.....	13 27
Deposit from policyholder.....	1,500 00
Annuitants.....	6,758 41
Total income during the year.....	\$1,557,041 57

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$438,850 93
Total paid policyholders.....	180,793 82
Total miscellaneous expenses.....	434,447 29
Total disbursements.....	<u>\$1,054,092 04</u>

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$415,167 26
Mortgage loans on real estate.....	5,042,390 09
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	33,000 00
Loans made to policyholders on this company's policies assigned as collateral.....	600,281 82
Premium notes on policies in force, of which \$2,965.73 is for first year's premiums.....	94,420 14
Bonds and stocks absolutely owned by the company (book value).....	158,391 00
Cash in company's office and in banks.....	223,620 45
Interest due on stocks, bonds and other securities and rents.....	120,423 48
Net amount of uncollected and deferred premiums.....	85,540 37
Agents' debit balances.....	2,930 92
Market value of real estate over book value..	10,541 51
Market value of bonds and stocks over book value.....	7,109 00
Total.....	<u>\$6,793,816 04</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$328 04	
		<u>\$328 04</u>
Total.....		<u>\$6,793,488 00</u>

ASSETS NOT ADMITTED.

Premium notes or loans and net premiums in excess of reserve on policies.....	\$1,909 48	
		<u>\$1,909 48</u>
Total admitted assets.....		<u>\$6,791,578 52</u>

LIABILITIES.

Net reserve.....	\$6,351,160 03
Present value of amounts not yet due on ma- tured installment policies.....	6,758 41
Unpaid dividends or other profits due policy- holders.....	559 45
Salaries, rents, etc., due or accrued.....	5,820 27
Premiums paid in advance.....	12,411 47
Deposit accounts.....	1,500 00
Total liabilities.....	<u>\$6,378,209 63</u>

EXHIBIT OF POLICIES.

	No.	AMOUNT.
In force December 31, 1899.....	18,168	\$31,569,641 30
New policies issued.....	7,559	8,361,524 37
Old policies restored.....	53	129,511 00
Defaulted policies restored.....	.....	22,912 35
Old policies increased.....	4	23,097 50
Transferred (forms).....	110	151,135 87
Transferred (States).....	175	353,273 07
Total.....	26,069	<u>\$40,611,095 46</u>
Terminated in 1900.....	4,333	6,234,565 97
In force December 31, 1900.....	21,736	<u>\$34,376,529 49</u>

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	245	\$580,923 52
New policies issued.....	40	133,252 87
Total.....	285	<u>\$714,176 39</u>
Terminated in 1900.....	29	105,792 43
In force December 31, 1900.....	256	<u>\$608,383 96</u>
Premiums received.....	.....	23,705 90
Losses paid.....	2	3,500 00
Losses incurred.....	2	3,500 00

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business, February 1, 1843.

RICHARD A. McCURDY, *President.*

WM. J. EASTON, *Secretary.*

PRINCIPAL OFFICE, NO. 32 NASSAU ST., NEW YORK CITY.

Attorney to accept service in Maryland, . . . W. H. WOOTTON.

General Agent in Maryland, . . . W. H. WOOTTON.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$276,684,362 86

INCOME.

Total premium income.....	\$47,211,171 38
Total rents and interest.....	12,790,825 77
Profit on sale of securities, less offsets.....	480,805 16
Mortuary bond deposits.....	100,000 00
	\$60,582,802 31
Total income during the year.....	\$60,582,802 31

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$18,874,292 50
Total paid policy-holders.....	7,487,571 33
Total miscellaneous expenses.....	13,084,749 68
	\$39,446,613 51
Total disbursements.....	\$39,446,613 51

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered..	\$23,575,840	73
Mortgage loans on real estate.....	77,235,867	38
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	12,170,000	00
Loans made to policy-holders on this company's policies assigned as collateral....	8,629,769	43
Bonds and stocks absolutely owned by the company (book value).....	162,575,496	34
Cash in company's office and in banks.....	13,299,316	32
Interest due on stocks, bonds and other securities and rents.....	2,813,261	15
Net amount of uncollected and deferred premiums.....	4,726,602	84
Agents' debit balances.....	400,391	71
Market value of bonds and stocks over book value.....	20,793,128	57
Total.....	\$326,219,674	47

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	33,905	05
All other.....	32,225	20
		66,130 25
Total.....	\$326,153,544	22

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$8,105,913.11	
Agents' debit balances.....	400,391	71
		400,391 71
Total admitted assets.....	\$325,753,152	51

LIABILITIES.

Net reserve.....	\$266,502,266	00
Net policy claims.....	1,548,160	09
Unpaid dividends or other profits due policy-holders.....	90,182	66
Salaries, rents, &c., due or accrued.....	35,310	85
Premiums paid in advance.....	191,891	66
Liability under "non-forfeiture clause" of lapsed policies.....	353,227	00
Any other liability—For monetary bonds..	470,092	00
Total liabilities.....	\$269,191,130	26
Surplus as regards policy-holders.....	\$56,562,022	25

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	397,340	\$1,051,247,540 00
New policies issued.....	74,525	172,758,621 00
Old policies revived.....	1,308	3,089,238 00
Old policies changed.....	48	158,171 00
Totals.....	473,221	\$1,227,253,570 00
Terminated in 1900.....	33,781	87,313,041 00
In force December 31, 1900.....	439,440	\$1,139,940,529 00
Policies re-insured.....	.....	2,244,149 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	4,681	\$13,075,545 00
New policies issued.....	702	2,553,107 00
Totals.....	5,383	\$15,628,652 00
Terminated in 1900.....	421	935,263 00
In force December 31, 1900.....	4,962	\$14,693,389 00
Premiums received.....	.....	483,511 28
Losses paid.....	75	231,232 19
Losses incurred.....	75	238,538 14

MUTUAL BENEFIT LIFE INSURANCE COMPANY
OF NEWARK, N. J.

Commenced Business April, 1845.

AMZI DODD, *President.*

EDWARD L. DOBBINS, *Secretary.*

PRINCIPAL OFFICE, NO. 752 BROAD STREET, NEWARK, N. J.

Attorney to accept service in Maryland, . . . HENRY P. GODDARD.

General Agent in Maryland, . . . HENRY P. GODDARD.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$67,494,696 41

INCOME.

Total premium income.....\$10,411,362 11

Total rents and interest..... 3,462,809 69

Profit on sale of real estate, \$10,303.31; on sale or ma-
turity of securities, \$48,898.80..... 59,202 11

Total income during the year.....\$13,933,373 91

DISBURSEMENTS.

Total net amount actually paid for losses and matured
endowments..... \$5,005,019 80

Total paid policyholders..... 3,006,222 00

Total miscellaneous expenses..... 2,107,570 20

Premiums on bonds purchased and to cover possible real
estate depreciation..... 353,195 50

Total disbursements.....\$10,472,007 50

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered...	\$3,086,171	22
Mortgage loans on real estate.....	36,048,879	34
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	5,312,450	00
Loans made to policyholders on this company's policies assigned as collateral.....	6,040,589	20
Premium notes on policies in force, of which \$47,108.18 is for first year's premiums.....	4,642,834	69
Bonds and stocks absolutely owned by the company (par value).....	14,881,027	93
Cash in company's office and in banks.....	934,770	30
Interest due on stocks, bonds and other securities.....	1,180,850	56
Net amount of uncollected and deferred premiums.....	821,108	83
Agents' debit balances.....	12,961	92
Market value of bonds and stocks over book value.....	1,366,407	96
Total.....	\$74,328,051	95

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$3,621	78
Total.....	\$3,621	78
Total.....	\$74,324,430	17

ASSETS NOT ADMITTED.

Agents' debit balances.....	\$12,961	92
Total admitted assets.....	\$12,961	92
Total admitted assets.....	\$74,311,468	25

LIABILITIES.

Net reserve.....	\$67,178,260	00
Present value of amounts not yet due on matured installment policies.....	70,471	21
Net policy claims.....	435,403	25
Unpaid dividends or other profits due policyholders.....	294,829	33
Salaries, rents, &c., due or accrued est.....	25,000	00
Premiums paid in advance.....	35,589	21
Spécial reserve, \$97,764; deferred endowment claims, \$41,681.34; deferred death claims, \$7,105.....	146,550	34
Total liabilities.....	\$68,186,103	34
Surplus as regards policyholders.....	\$6,125,364	91

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899, paid for basis.....	104,432	\$259,186,841 00
New policies issued.....	14,725	31,895,892 00
Old policies revived.....	127	323,970 00
Old policies increased and changed.....	81	154,117 00
Total.....	119,365	\$291,560,820 00
Terminated in 1900.....	8,048	18,692,742 00
In force December 31, 1900.....	111,317	\$272,868,078 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899, paid for basis.....	1,497	\$4,255,591 00
New policies issued.....	147	323,173 00
Total.....	1,644	\$4,578,764 00
Terminated in 1900.....	77	183,374 00
In force December 31, 1900.....	1,567	\$4,395,390 00
Premiums received.....		113,427 08
Losses paid.....	34	71,250 00
Losses incurred.....	38	78,815 00

NATIONAL LIFE INSURANCE COMPANY OF MONTPELIER, VT.

Commenced Business February 1, 1850.

JAMES C. HOUGHTON, *President.*

OSMAN D. CLARK, *Secretary.*

PRINCIPAL OFFICE, NO. 116 STATE STREET, MONTPELIER, VT.

Attorney to accept service in Maryland, . . . M. H. GOODRICH.

General Agents in Maryland, { M. H. GOODRICH.
BURNETT & SAULSBURY.

Amount of net ledger assets December 31, 1899.....\$16,646,927 20

INCOME.

Total premium income.....	\$3,890,013 30
Total rents and interest.....	866,940 36
<hr style="width: 100%;"/>	
Total income during the year.....	\$4,756,953 66

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$988,626 38
Total paid policyholders.....	580,327 44
Total miscellaneous expenses.....	1,247,892 15
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Total disbursements.....	\$2,816,845 97

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,819,450 25	
Mortgage loans on real estate.....	6,289,004 19	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	34,750 00	
Loans made to policyholders on this com- pany's policies assigned as collateral.....	2,010,457 96	
Premium notes on policies in force, of which \$511.27 is for first year's premiums.....	685,345 74	
Bonds, warrants and stocks absolutely owned by the company (book value).....	7,025,700 68	
Cash in company's office and in banks.....	724,154 54	
Interest due on stocks, bonds and other se- curities and rents.....	377,834 92	
Net amount of uncollected and deferred pre- miums.....	476,576 10	
Agents' debit balances.....	6,426 34	
Market value of bonds and stocks over book value.....	428,900 00	
Annuity considerations in process of collec- tion.....	28,715 72	
Total.....		\$19,907,316 44

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$8,254 81	
		\$8,254 81
Total.....		\$19,899,061 63

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$18,000 00	
Commissions payable to agents on premium notes when paid.....	\$723 59	
		723 59
		\$19,898,338 04

LIABILITIES.

Net reserve.....	\$17,346,485 82
Present value of amounts not yet due on ma- tured installment policies.....	52,933 38
Net policy claims.....	43,980 92
Unpaid dividends or other profits due policy- holders.....	8,960 22
Salaries, rents, due and accrued, taxes, medi- cal expenses.....	88,508 03
Premiums paid in advance.....	2,456 87
Surrender values claimable on policies can- celled whose reserves are not included in item 1.....	14,212 07
Extra life rate endowment reserve.....	339,735 84
Total liabilities.....	\$17,897,273 15
Surplus as regards policyholders.....	\$2,001,064 89

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	44,116	\$89,890,026 00
New policies issued.....	9,569	18,703,914 00
Old policies revived.....	98	175,000 00
Old policies increased.....	.....	1,500 00
Total	53,783	\$108,770,440 00
Terminated in 1900.....	4,666	9,298,601 00
In force December 31, 1900.....	49,117	99,471,839 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	476	\$1,105,788 93
New policies issued.....	163	271,089 00
Total.....	639	\$1,376,877 93
Terminated in 1900.....	86	156,000 00
In force December 31, 1900.....	553	\$1,220,877 93
Premiums received.....	.....	52,158 77
Losses paid.....	1	1,000 00
Losses incurred.....	1	1,000 00

NEW ENGLAND MUTUAL LIFE INSURANCE CO.
OF BOSTON, MASS.

Commenced Business December, 1845.

BENJAMIN F. STEVENS, *Presidenc.*

S. F. TRULL, *Secretary.*

PRINCIPAL OFFICE, POSTOFFICE SQUARE.

Attorney to accept service in Maryland, . . . FRED. A. SAVAGE.

General Agent in Maryland, . . . FRED. A. SAVAGE.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$27,260,065 75

INCOME.

Total premium income..... \$4,059,410 33

Total rents and interest..... 1,313,758 60

Total income during the year..... \$5,373,168 93

DISBURSEMENTS.

Total net amount actually paid for losses and matured and
discounted endowments..... \$2,130,795 00

Total paid policyholders..... 1,006,414.81

Total miscellaneous expenses..... 907,844 03

Profit and loss account..... 59,756 37

Total disbursements..... \$4,104,810 21

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrance thereon.....	\$2,376,526 64
Mortgage loans on real estate.....	8,150,238 69
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	2,233,870 00
Loans made to policyholders on this company's policies assigned as collateral.....	1,185,255 77
Premium notes on policies in force.....	256,377 81
Bonds and stocks absolutely owned by the company (book value).....	13,735,143 65
Cash in company's office and in banks.....	591,011 91
Interest due on stocks, bonds and other securities.....	187,841 07
Net amount of uncollected and deferred premiums.....	582,134 03
Market value of bonds and stocks over book value.....	1,64 322 25
Total.....	342,032 92

LIABILITIES.

Net reserve.....	\$27,570,954 21
Net policy claims.....	155,366 00
Unpaid distributions or other profits due policyholders.....	155,153 93
Total liabilities.....	\$27,881,474 14
Surplus as regards policyholders.....	\$3,090,558 78

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	42,850	\$114,531,763 00
New policies issued.....	6,128	14,415,390 00
Old policies revived.....	128	320,829 00
Old policies revived.....	545	766,588 00
Total.....	49,651	\$130,034,570 00
In force December 31, 1900.....	45,774	120,510,716 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	950	\$2,806,102 00
New policies issued.....	264	811,832 00
Total.....	1,214	3,617,934 00
Terminated in 1900.....	68	225,399 00
In force December 31, 1900.....	1,146	\$3,392,535 00
Premiums received.....		118,454 04
Losses paid.....	9	22,532 00
Losses incurred.....	9	22,532 00

NEW YORK LIFE INSURANCE COMPANY
OF NEW YORK.

ST

Commenced Business 1845.

JOHN A. McCALL, *President.*

CHAS. C. WHITNEY, *Secretary.*

PRINCIPAL OFFICE, 346 TO 348 BROADWAY.

Attorney to accept service in Maryland, . . . J. E. BRIGGS.

General Agents in Maryland. { G. I. RICHARDSON.
J. NEWMAN & SONS.
W. H. GIBSON.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$223,121,943 52

INCOME.

Total premium income.....	\$48,758,578 13
Total rents and interest.....	10,107,125 92
Deposits on account trust and registered bond policies...	48,814 74
Total income during the year.....	\$58,914,518 79

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$15,530,568 47
Total paid policyholders.....	7,825,257 73
Total miscellaneous expenses.....	11,770,536 74
Total disbursements.....	<u>\$35,126,362 94</u>

ASSETS.

Value of real estate and ground rents owned by the company unincumbered...	\$16,925,900 00
Mortgage loans on real estate.....	34,798,942 34
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	2,894,000 00
Loans made to policyholders on this company's policies assigned as collateral...	14,382,768 65
Premium notes on policies in force.....	2,133,364 58
Bonds and stocks absolutely owned by the company (book value).....	160,177,823 24
Cash in company's office and in banks....	14,070,177 02
Interest due on stocks, bonds and other securities.....	1,680,405 23
Net amount of uncollected and deferred premiums.....	4,955,981 00
Agents' debit balances and suspense account.....	1,527,123 54
Market value of stocks and bonds over book value.....	10,177,150 17
Total.....	<u>\$263,723,635 77</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$1,527,123 54	
		<u>\$1,527,123 54</u>
Total admitted assets.....		<u>\$262,196,512 23</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$17,645,499 91
Agents' debit balances and suspense acc't.	1,527,123 54
Cash deposit with foreign governments...	4,182,861 83
Real estate in foreign countries.....	3,270,000 00
Total.....	<u>\$26,625,485 28</u>

LIABILITIES.

Net reserve.....	\$213,032,202	00
Net policy claims.....	2,080,661	18
Unpaid dividends or other profits due policyholders.....	184,411	36
Premiums paid in advance.....	457,380	64
Policy trust funds held by the company..	452,605	88
<hr/>		
Total liabilities.....	\$216,207,261	06
<hr/>		
Surplus as regards policyholders.....	\$45,989,251	17

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	437,776	\$1,061,871,985 00
New policies issued.....	115,299	232,388,255 00
Old policies revived.....	1,033	2,036,000 00
Additions by dividends.....	.....	359,370 00
<hr/>		
Totals.....	554,108	\$1,296,655,610 00
Terminated in 1900	42,508	94,498,945 00
<hr/>		
In force December 31, 1900.....	511,600	\$1,202,156,665 00
Policies re-insured.....	.....	2,290,823 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	3,122	\$9,379,296 00
New policies issued.....	656	1,745,845 00
<hr/>		
Totals.....	3,778	\$11,125,141 00
Terminated in 1900.....	299	568,234 00
<hr/>		
In force December 31, 1900.....	3,479	\$10,556,907 00
<hr/>		
Premiums received.....	.....	422,806 38
Losses paid.....	50	116,948 93
Losses incurred.....	51	149,966 93

NORTHWESTERN MUTUAL LIFE INSURANCE CO. OF MILWAUKEE, WIS.

Commenced Business, November 25, 1858.

H. J. PALMER, *President.*

J. W. SKINNER, *Secretary.*

PRINCIPAL OFFICE, COR. BROADWAY AND MICHIGAN STS., MILWAUKEE, WIS.

Attorney to accept service in Maryland, LLEWELLYN MILLER.

General Agent in Maryland, LLEWELLYN MILLER.

Amount of net ledger assets December 31, 1899.....\$121,264,990 72

INCOME.

Total premium income.....	\$20,934,757 36
Total rents and interest.....	6,163,111 23
Profit on sale of real estate.....	62,935 58
	\$27,160,804 17
Total income during the year.....	

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$5,448,598 63
Total paid policy-holders.....	4,406,624 84
Total miscellaneous expenses.....	4,468,190 99
	\$14,323,414 46
Total disbursements.....	

ASSETS.

Book value of real estate and ground rents		
owned by the company, unincumbered...	\$4,608,521	64
Mortgage loans on real estate.....	72,484,397	47
Loans made to policy-holders on this com-		
pany's policies assigned as collateral...	7,176,615	00
Premium notes on policies in force.....	285,648	93
Bonds and stocks absolutely owned by the		
company (book value).....	45,697,482	02
Cash in company's office and in banks....	3,890,437	60
Interest due on stocks, bonds and other se-		
curities.....	2,006,844	68
Net amount of uncollected and deferred		
premiums.....	1,677,773	53
Agents' debit balances.....	6,077	72
Market value of bonds and stocks over		
book value.....	1,731,245	39
	<hr/>	
Total assets.....	\$139,565,043	98

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$38,705	76	
All other.....	8,094	19	
	<hr/>		46,799 95
			<hr/>
Total gross assets.....	\$139,518,244	03	

ASSETS NOT ADMITTED.

Securities deposited in various States for			
the protection of policy-holders in such			
States (market value).....	\$10,431		
Agents' debit balances.....	\$6,077	72	
	<hr/>		6,077 72
			<hr/>
Total admitted assets.....	\$139,512,166	31	

LIABILITIES.

Net reserve.....	\$108,932,086 00	
Present value of amounts not yet due on matured instalment policies.....	304,587 34	
Net policy claims.....	544,622 01	
Unpaid dividends or other profits due pol- icy-holders.....	213,993 49	
Bills, accounts, fees, &c.....	65,569 83	
Premiums paid in advance.....	5,500 00	
Surplus to meet tontine and semi-tontine policy contracts.....	23,360,346 00	
Excess of reserve on policies issued since January 31, 1899.....	378,354 00	
Special reserve for paid up insurance claimable.....	140,255 00	
Total liabilities.....		\$133,945,513 67
Surplus as regards policy-holders.....		\$5,566,652 64

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	208,578	\$487,094,336 00
New policies issued.....	24,801	61,493,256 00
Old policies revived.....	573	1,193,825 00
Old policies increased and changed.....	228	.....
Additions by dividends.....	.....	2,658,733 00
Totals.....	234,180	\$552,440,150 00
Terminated in 1900.....	9,433	22,792,860 00
In force December 31, 1900.....	224,747	529,647,290 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	2,420	\$8,480,185 00
New policies issued.....	363	1,415,834 00
Totals.....	2,783	\$9,896,019 00
Terminated in 1900.....	108	523,790 00
In force December 31, 1900.....	2,675	\$9,372,229 00
Premiums received.....	.....	391,831 02
Losses paid.....	29	85,097 00
Losses incurred.....	31	88,097 00

PACIFIC MUTUAL LIFE INSURANCE COMPANY OF SAN FRANCISCO, CAL.

Commenced Business, January, 1868. Capital Stock, \$200,000.

GEORGE A. MOORE, *President.*

S. M. MARKS, *Secretary.*

PRINCIPAL OFFICE, No. 508 MONTGOMERY STREET.

Attorney to accept service in Maryland, J. B. PHIPPS.

General Agent in Maryland, J. B. PHIPPS.

CAPITAL.

Capital stock authorized.....	\$200,000 00
Capital stock paid up in cash.....	200,000 00

Amount of net ledger assets December 31, 1899..... \$3,420,234 07

INCOME.

Total premium income.....	\$1,374,521 52
Total rents and interest.....	168,221 50
Profit on sale of real estate.....	10,730 86
From accident department.....	478,761 85
<hr style="width: 20%; margin-left: auto; margin-right: 0;"/>	
Total income during the year.....	\$2,032,235 73

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$411,976 58
Total paid policy-holders.....	144,153 96
Total miscellaneous expenses.....	791,309 98
In accident department.....	456,745 08
<hr style="width: 20%; margin-left: auto; margin-right: 0;"/>	
Total disbursements.....	\$1,804,185 60

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered.....	\$922,985 14	
Mortgage loans on real estate.....	724,839 79	
Loans made to policy-holders on this company's policies assigned as collateral.....	173,672 78	
Premium notes on policies in force.....	35,256 80	
Bonds and stocks absolutely owned by the company (book value).....	1,611,621 35	
Cash in company's office and in banks.....	128,315 69	
Interest due on stocks, bonds and other securities.....	39,159 80	
Net amount of uncollected and deferred premiums.....	162,458 15	
Bills receivable.....	4,460 30	
Agents' debit balances.....	36,842 18	
Furniture and fixtures.....	23,109 65	
Market value bonds and stocks over book value.....	124,905 55	
Other items from accident department.....	137,309 05	
Total.....		\$4,124,936 23

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$12,819 48	
		12,819 48
Gross assets.....		\$4,112,116 75

ASSETS NOT ADMITTED.

Bills receivable.....	\$4,460 30	
Agents' debit balances.....	19,174 79	
Furniture, fixtures, &c.....	29,109 65	
		52,744 74
Total admitted assets.....		\$4,059,372 01

LIABILITIES.

Net reserve.....	\$3,503,431 59	
Net policy claims.....	49,106 50	
Accident department.....	180,631 07	
Total liabilities.....		\$3,733,169 16
Surplus as regards policy-holders.....		\$326,202 85

EXHIBIT OF POLICIES.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	10,960	\$21,255,954 00
New policies issued.....	6,046	10,013,436 00
Old policies revived.....	75	132,000 00
Old policies increased and changed.....	.....	4,105 00
Additions by dividends.....	.....	73,425 00
Total.....	17,081	\$31,478,920 00
Terminated in 1900.....	2,584	4,327,308 00
In force December 31, 1900.....	14,497	\$27,151,612 00
Policies re-insured.....	37	223,870 00

INDUSTRIAL—

In force December 31, 1899.....	61,709	\$11,779,229 00
New policies issued.....	78,944	15,671,234 00
Old policies revived.....	1,759	328,675 00
Totals.....	142,412	\$27,779,138 00
Terminated in 1900.....	53,894	11,099,583 00
In force December 31, 1900.....	88,518	16,679,555 00

BUSINESS IN MARYLAND IN 1900.

ORDINARY—

In force December 31, 1899.....	21	\$37,954 00
New policies issued.....	4	7,400 00
Totals.....	25	\$45,354 00
Terminated in 1900.....	8	17,500 00
In force December 31, 1900.....	17	\$27,854 00
Premiums received.....	.....	890 28

ACCIDENT—

Risks written.....	.....	\$549,000 00
Premiums received.....	.....	626 08
Losses paid.....	.....	324 28
Losses incurred.....	.....	324 28

PENN MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced Business May 25, 1847.

HARRY F. WEST, *President.*

HENRY C. BROWN, *Sec. and Treas.*

PRINCIPAL OFFICE, NOS. 921-925 CHESTNUT STREET.

Attorney to accept service in Maryland, . . . FRANK MARKOE.

General Agent in Maryland, . . . FRANK MARKOE.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$37,696,340 07

INCOME.

Total premium income.....	\$8,821,538 65
Total rents and interest.....	2,052,802 67
Profit on sale of real estate.....	31,135 63
On sale or maturity of securities.....	\$28,488 00
From other sources.....	2,016 55

Total income during the year.....\$10,935,981 50

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$2,805,388 19
Total paid policyholders.....	1,746,653 57
Total miscellaneous expenses.....	2,155,681 73

Total disbursements.....\$6,707,723 49

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$2,611,747	49
Mortgage loans on real estate.....	15,882,579	23
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	4,402,748	03
Loans made to policyholders on this company's policies assigned as collateral.....	3,341,332	00
Premium notes on policies in force, of which \$11,382.05 is for first year's premiums.....	1,069,003	34
Bonds and stocks absolutely owned by the company (book value).....	13,580,864	60
Cash in company's office and in banks.....	777,774	63
Interest due on stocks, bonds and other securities.....	403,623	76
Net amount of uncollected and deferred premiums.....	1,028,046	85
Bills receivable.....	150,142	55
Agents' debit balances.....	5,565	89
Furniture.....	3,900	00
Temporary obligations for premiums, mainly secured by reserves on policies.....	104,207	22
Market value of bonds and stocks over book value.....	541,880	40
Total.....	\$43,903,415	99

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$5,266	90
		<u>\$5,266 90</u>
Gross assets.....	\$43,898,149	09

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$11,575	00
Bills receivable.....	\$26,051	81
Agents' debit balances.....	3,184	67
Furniture, fixtures, &c.....	3,900	00
Commissions payable to agents on premium notes when paid.....	14,029	82
		<u>\$47,166 30</u>
Total admitted assets.....	\$43,850,982	79

LIABILITIES.

Net reserve.....	\$37,034,484 00	
Present value of amounts not yet due on ma- tured installment policies.....	343,259 00	
Net policy claims.....	182,406 76	
Unpaid dividends or other profits due policy- holders.....	65,393 36	
Premiums paid in advance.....	36,565 10	
Scrip outstanding.....	8,580 00	
Trust deposits.....	12,778 00	
Special 3½ per cent. reserve.....	469,041 00	
Surplus accumulated upon special forms of policies.....	2,483,983 85	
Total liabilities.....		\$40,636,491 07
Surplus as regards policyholders.....		\$3,214,491 72

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	74,267	\$185,528,746 00
New policies issued.....	18,243	46,874,204 00
Old policies revived.....	1,070	2,308,862 00
Old policies increased and changed.....	93	708,068 00
Total.....	93,673	\$235,419,880 00
Terminated in 1900.....	9,304	25,019,134 00
In force December 31, 1900.....	84,369	\$210,400,746 00
Policies re-insured.....	24	149,160 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	1,061	\$3,034,025 00
New policies issued.....	112	288,450 00
Total.....	1,173	\$3,322,475 00
Terminated in 1900.....	91	264,500 00
In force December 31, 1900.....	1,082	\$3,057,975 00
Premiums received.....		137,496 45
Losses paid.....	28	81,401 00
Losses incurred.....	33	121,411 00

PHOENIX MUTUAL LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced Business May, 1851.

JONATHAN B. BRUCE, *President*.

CHAS. H. LAWRENCE, *Secretary*.

PRINCIPAL OFFICE, No. 49 PEARL STREET.

Attorney to accept service in Maryland, . . . GEO. M. KIMBERLY.

General Agents in Maryland, . . . HOPKINS & KIMBERLY.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$11,810,069 50

INCOME.

Total premium income.....	\$2,542,092 80
Total rents and interest.....	644,420 38
Profit on sale of real estate.....	14,720 18
From other sources.....	2,979 45
Total income during the year.....	\$3,204,212 81

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$989,163 64
Total paid policyholders.....	468,812 39
Total miscellaneous expenses.....	803,486 72
Total disbursements.....	\$2,261,462 75

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrance thereon.....	\$1,017,625 19
Mortgage loans on real estate.....	6,780,531 98
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	1,000 00
Loans made to policyholders on this company's policies assigned as collateral.....	534,457 00
Premium notes on policies in force, of which \$5,996 is for first year's premiums.....	303,416 57
Bonds and stocks absolutely owned by the company (book value).....	3,693,239 27
Cash in company's office and in banks.....	422,549 55
Interest due on stocks, bonds and other securities.....	142,304 72
Net amount of uncollected and deferred premiums.....	230,177 68
Market value of bonds and stocks over book value.....	157,705 97
Gross assets.....	<u>\$13,283,007 93</u>

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	<u>\$149,796 60</u>
Total admitted assets.....	<u>\$13,283,007 93</u>

LIABILITIES.

Net reserve.....	\$12,512,039 00
Present value of amounts not yet due on matured installment policies.....	27,457 00
Net policy claims.....	34,593 00
Premiums paid in advance.....	8,707 00
Special policy reserve.....	132,427 00
Total liabilities.....	<u>\$12,715,223 00</u>
Surplus as regards policyholders.....	<u>\$567,784 93</u>

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	35,512	\$57,988,162 00
New policies issued.....	8,885	14,924,155 00
Old policies revived.....	67	101,810 00
Old policies increased and changed.....	.....	20,898 00
Policies transferred.....	380	690,319 00
<hr/>		
Total.....	44,844	\$73,725,344 00
Terminated in 1900.....	5,835	9,923,205 00
<hr/>		
In force December 31, 1900.....	39,009	\$63,802,139 00
Policies re-insured.....	45	353,631 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	186	\$406,304 00
New policies issued.....	55	124,149 00
<hr/>		
Total.....	241	\$530,453 00
Terminated in 1900.....	27	47,603 00
<hr/>		
In force December 31, 1900.....	214	\$482,850 00
<hr/>		
Premiums received.....	.....	15,967 87
Losses paid.....	5	9,454 00
Losses incurred.....	5	9,454 00

PROVIDENT LIFE AND TRUST COMPANY
OF PHILADELPHIA, PA.

Commenced Business June, 1865.

SAMUEL R. SHIPLEY, *President.*

C. WALTER BORTON, *Secretary.*

PRINCIPAL OFFICE, No. 409 CHESTNUT STREET.

Attorney to accept service in Maryland, ELISHA H. WALKER.

General Agents in Maryland, WALKER & TAYLOR.

CAPITAL.

Capital stock authorized..... \$1,000,000 00

Capital stock paid up in cash..... 1,000,000 00

Amount of net ledger assets December 31, 1899.....\$37,810,944 20

INCOME.

Total premium income..... \$5,294,148 23

Total rents and interest..... 1,748,064 20

Profit on sale of real estate..... 199,891 86

Total income during the year..... \$7,242,104 29

DISBURSEMENTS.

Total net amount actually paid for losses and matured en-
dowments..... \$2,326,475 03

Total paid policyholders..... 1,147,292 38

Total miscellaneous expenses..... 985,515 68

Total disbursements..... \$4,459,283 09

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrance thereon.....	\$3,124,796	98
Mortgage loans on real estate.....	10,893,573	65
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	5,277,125	65
Loans made to policyholders on this company's policies assigned as collateral.....	3,489,164	00
Premium notes on policies in force.....	12,286	82
Bonds and stocks absolutely owned by the company (book value).....	17,672,754	95
Cash in company's office and in banks.....	124,063	35
Interest due on stocks, bonds and other securities.....	256,450	87
Net amount of uncollected and deferred premiums.....	770,126	39
Market value of bonds and stocks over book value.....	1,389,290	55

Admitted assets.....	\$43,009,633	21
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LIABILITIES.

Net reserve.....	\$35,901,969	00
Present value of amounts not yet due on matured installment policies.....	168,805	00
Net policy claims.....	119,492	57
Unpaid dividends or other profits due policyholders.....	61,688	59
Salaries, rents, &c., due or accrued.....	482	81
Premiums paid in advance.....	261,746	84
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	204,364	00

Total liabilities.....	\$36,718,548	81
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EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	43,018	\$128,740,464 00
New policies issued.....	5,359	13,145,281 00
Old policies revived.....	164	521,582 00
Old policies increased and changed.....	143	462,033 00
Total.....	48,684	\$142,869,360 00
Terminated in 1900.....	2,844	8,668,036 00
In force December 31, 1900.....	45,840	\$134,201,324 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	2,468	\$8929,191 00
New policies issued.....	216	723,016 00
Total.....	2,684	\$9,652,207 00
Terminated in 1900.....	109	378,054 00
In force December 31, 1900.....	2,575	\$9,274,153 00
Premiums received.....		346,213 97
Losses paid.....	14	57,163 00
Losses incurred.....	13	57,275 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK, N. Y.

Commenced Business August 10, 1875. Capital Stock, \$100,000.

EDWARD W. SCOTT, *President.*

WM. E. STEVENS, *Secretary.*

PRINCIPAL OFFICE, No. 346 BROADWAY.

Attorney to accept service in Maryland, JAS. H. McCLELLAN.

General Agent in Maryland, R. H. GOLDSMITH.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31, 1899..... \$2,614,117 23

INCOME.

Total premium income.....	\$3,421,058 59
Total rents and interest.....	114,943 35
Profit on sale or maturity of securities.....	9,437 08
From other sources.....	22,558 37

Total income during the year..... \$3,567,997 39

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$458,435	22
Mortgage loans on real estate.....	423,200	00
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	20,705	13
Loans made to policyholders on this company's policies assigned as collateral.....	255,855	47
Premium notes on policies in force, of which \$15,175.24 is for first year's premiums....	719,525	60
Bonds and stocks absolutely owned by the company (book value).....	773,949	80
Cash in company's office and in banks.....	468,528	18
Interest due on stocks, bonds and other securities.....	63,530	71
Net amount of uncollected and deferred premiums.....	576,093	00
Bills receivable.....	2,264	42
Agents' debit balances.....	182,949	23
Market value of real estate over book value.	8,722	39
Market value of bonds and stocks over book value.....	63,540	73
Internal revenue stamps on hand.....	8,369	62
Total.....	\$4,025,669	50

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$334	41
Total gross assets.....	\$4,025,335	09

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$157,610	32
Bills receivable.....	\$2,264	42
Agents' debit balances.....	119,520	23
Premium notes or loans and premiums in excess of reserve on policies.....	6,326	90
Total admitted assets.....	\$3,897,223	54

LIABILITIES.

Net reserve.....	\$3,236,560 00
Present value of amounts not yet due on matured installment policies.....	9,134 10
Net policy claims.....	164,360 00
Premiums paid in advance.....	5,398 00
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	1,783 61
Trust funds held by company.....	500 00
Total liabilities.....	<hr/> \$3,417,735 71
Surplus as regards policyholders.....	<hr/> \$479,487 83

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	32,689	\$107,040,100 00
New policies issued.....	9,523	33,000,226 00
Old policies revived.....	138	457,500 00
Old policies increased and changed.....	2,178	5,752,699 00
Total.....	<hr/> 44,528	<hr/> \$146,250,525 00
Terminated in 1900.....	11,817	43,364,397 00
In force December 31, 1900.....	32,711	\$102,886,128 00
Policies re-insured.....	40	436,000 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	104	\$366,500 00
New policies issued.....	73	252,190 00
Total.....	<hr/> 177	<hr/> \$618,690 00
Terminated in 1900.....	49	179,033 00
In force December 31, 1900.....	128	\$439,657 00
Premiums received.....		13,713 69
Losses paid.....	1	5,000 00
Losses incurred.....	1	5,000 00

PRUDENTIAL INSURANCE CO. OF AMERICA,
OF NEWARK, N. J.

Commenced Business, 1876. Capital Stock, \$2,000,000.

JOHN F. DRYDEN, *President*

FORREST F. DRYDEN, *Secretary*.

PRINCIPAL OFFICE, No. 761 TO 769 BROAD ST., NEWARK, N. Y.

Attorney to accept service in Maryland, . . . , OLIVER F. DAY.

General Agents in Maryland:

L. F. MILLER, ARTHUR W. HINDLE, JOHN McKEOGH, J. W. ST. CLAIR.

GILBERT R. WALTER, ARTHUR CLARKE.

CAPITAL.

Capital stock authorized.....	\$2,000,000 00
Capital stock paid up in cash.....	2,000,000 00

Amount of net ledger assets December 31, 1899.....\$32,467,265 15

INCOME.

Total premium income.....	\$22,559,353 66
Total rents and interest.....	1,742,872 61
Profit on sale of real estate, \$2,929.78; on sale or maturity of securities, \$1,226.50.....	4,156 28
From other sources—Conscience fund.....	11 00

Total income during the year.....\$24,306,393 55

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$6,226,425 71
Total paid policy-holders.....	974,027 73
Total miscellaneous expenses.....	\$10,977,101 51

Total disbursements.....\$18,177,554 95

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrances thereon.....	\$7,245,338	61
Mortgage loans on real estate.....	11,377,631	07
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	807,900	00
Loans made to policy-holders on this company's policies assigned as collateral.....	399,455	02
Premium notes on policies in force.....	72,436	61
Bonds and stocks absolutely owned by the company (book value).....	16,159,232	10
Cash in company's office and in banks.....	2,534,110	34
Interest due on stocks, bonds and other securities.....	333,007	21
Net amount of uncollected and deferred premiums.....	1,224,196	66
Market value bonds and stocks over book value.....	665,576	75
Other items—Consideration for annuities and single premium policies; furniture, stationery, law library, &c.....	221,861	12
Gross assets.....	\$41,040,745	49

ASSETS NOT ADMITTED.

Furniture, fixtures, stationery, law library..	\$88,185	30
Depreciation in book value of real estate....	352,568	26
	\$440,753	56
Total admitted assets.....	\$40,599,991	93

LIABILITIES.

Net reserve.....	\$33,724,393	00
Present value of amounts not yet due on matured instalment policies.....	10,107	90
Net policy claims.....	233,089	25
Unpaid dividends or other profits due policy-holders.....	98,770	42
Salaries, rents, &c., due or accrued.....	36,383	61
Premiums paid in advance.....	77,870	32
Unearned interest on policy loans.....	9,245	51
Total liabilities.....	\$34,189,860	01
Surplus as regards policy-holders.....	\$6,410,131	92

EXHIBIT OF POLICIES.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	103,228	\$113,162,229 00
New policies issued.....	57,384	63,170,966 00
Old policies revived.....	3,967	3,942,564 00
Old policies increased and changed.....	.....	337,389 00
Total.....	164,579	\$180,613,148 00
Terminated in 1900.....	26,246	24,979,335 00
In force December 31, 1900.....	138,333	155,633,813 00
Policies re-insured.....	82	1,440,584 00

INDUSTRIAL—

In force December 31, 1899.....	3,406,189	\$389,039,257 00
New policies issued.....	1,394,041	161,430,069 00
Old policies revived.....	104,170	12,723,056 00
Old policies changed and increased.....	.....	8,117,298 00
Total.....	4,904,400	\$571,309,680 00
Terminated in 1900	995,778	122,712,684 00
In force December 31, 1900.....	3,908,622	448,596,996 00

BUSINESS IN MARYLAND IN 1900.

ORDINARY—

	No.	Amount.
In force December 31, 1899.....	1,119	\$1,185,101 00
New policies issued.....	717	726,252 00
Total.....	1,836	\$1,911,353 00
Terminated in 1900.....	359	322,703 00
In force December 31, 1900.....	1,477	1,588,650 00
Premiums received.....	.....	58,240 22
Losses paid.....	9	6,006 00
Losses incurred.....	10	6,506 00

INDUSTRIAL—

In force December 31, 1899.....	81,242	\$8,317,814 00
New policies issued.....	37,003	4,051,994 00
Total.....	118,245	\$12,369,808 00
Terminated in 1900.....	24,613	2,669,436 00
In force December 31, 1900.....	93,632	9,700,372 00
Premiums received.....	.....	391,148 69
Losses paid.....	1,407	113,487 75
Losses incurred.....	1,426	151,161 75

SECURITY MUTUAL LIFE INSURANCE COMPANY OF BINGHAMTON, N. Y.

Commenced Business, January 3, 1897.

WM. G. PHELPS, *President.*

CHAS. M. TURNER, *Secretary.*

PRINCIPAL OFFICE, PHELPS BUILDING, BINGHAMTON, N. Y.

Attorney to accept service in Maryland.

WILSON WILLIAMS.

General Agent in Maryland,

WILSON WILLIAMS.

CAPITAL.

Amount of net ledger assets December 31, 1899.....	\$790,116 52
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INCOME.

Total premium income.....	\$777,579 37
Total rents and interest.....	29,354 27
Profit on sale or maturity of securities.....	1,100 00
From other sources—Profit and loss account.....	12,747 45
Total income during the year.....	\$820,781 09

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$333,530 76
Total paid policy-holders.....	5,756 01
Total miscellaneous expenses.....	294,052 24
Total disbursements.....	\$633,339 01

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered....	\$9,966 45	
Mortgage loans on real estate.....	292,975 00	
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	19,858 72	
Loans made to policy-holders on this company's policies assigned as collateral.....	74,220 03	
Bonds and stocks absolutely owned by the company (book value).....	322,050 25	
Cash in company's office and in banks.....	157,478 43	
Interest due on stocks, bonds and other securities.....	10,034 25	
Net amount of uncollected and deferred premiums.....	116,312 84	
Bills receivable.....	140 35	
Agents' debit balances.....	99,597 40	
Suspense.....	271 91	
Market value bonds and stocks over book value.....	2,490 25	
<hr/>		
Total Gross assets		1,106,395 94

ASSETS NOT ADMITTED.

Bills receivable.....	\$140 35	
Agents' debit balances.....	99,597 40	
Suspense.....	1,271 97	
<hr/>		
		\$101,009 72
<hr/>		
Total admitted assets.....		\$1,005,386 22

LIABILITIES.

Net reserve.....	\$187,053 00	
Present value of amounts not yet due on matured instalment policies.....	47,193 34	
Net policy claims.....	62,500 00	
Salaries, rents, &c., due or accrued.....	19,712 42	
Loans on policies in excess of net value of same.....	43,261 00	
<hr/>		
Total liabilities.....		\$359,719 76
<hr/>		
Surplus as regards policy-holders.....		\$645,666 46

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	14,582	\$29,308,883 00
New policies issued.....	3,141	5,435,274 00
Old policies revived.....	306	743,052 00
Old policies increased and changed.....	.....	26,417 00
Policies transferred from term to whole life....	466	828,030 00
Total.....	18,495	\$36,341,656 00
Terminated in 1900.....	3,992	7,735,255 00
In force December 31, 1900.....	14,503	28,606,401 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	30	\$46,518 00
New policies issued.....	58	98,106 00
Total.....	88	\$144,624 00
Terminated in 1900.....	22	29,118 00
In force December 31, 1900.....	66	115,606 00
Premiums received.....	.....	3,622 94
Losses paid.....	1	1,000 00
Losses incurred.....	1	1,000 00

SECURITY TRUST AND LIFE INSURANCE CO.
OF PHILADELPHIA, PA.

Commenced Business May 25, 1871. Capital Stock, \$500,000.

ROBERT E. PATTISON, *President.*

EDWIN S. BARTLETT, *Secretary.*

PRINCIPAL OFFICE, No. 1001 CHESTNUT STREET.

Attorney to accept service in Maryland, . . . JAMES C. GITTINGS.

General Agent in Maryland. . . . JAMES C. GITTINGS.

CAPITAL.

Capital stock authorized.....	\$500,000 00
Capital stock paid up in cash.....	500,000 00

Amount of net ledger assets December 31, 1899..... \$1,177,169 78

INCOME.

Total premium income.....	\$680,969	57
Total rents and interest.....	149,751	67
Health insurance premiums.....	29,964	50
From other sources—Profit and loss items.....	25	16
		<hr/>
Total income during the year.....	\$860,710	90

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$274,037	64
Total paid policyholders.....	20,998	13
Total miscellaneous expenses.....	490,318	40
		<hr/>
Total disbursements.....	\$785,354	17

ASSETS.

Book value of real estate and ground rents owned by the company, less encumbrance thereon.....	\$952,500	00
Mortgage loans on real estate.....	100,800	00
Loans made to policyholders on this and other company's policies assigned as collateral.....	17,127	55
Premium notes on policies in force.....	44,445	01
Bonds and stocks absolutely owned by the company (book value).....	90,025	84
Cash in company's office and in banks.....	176,149	26
Interest due on stocks, bonds and other securities.....	8,288	44
Net amount of uncollected and deferred premiums.....	92,717	97
Bills receivable.....	10,953	96
Agents' debit balances.....	23,869	99
Company's stock owned.....	18,500	00
Sundry accounts.....	5,496	63
		<hr/>
Total.....	\$1,540,874	65

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	\$36,000	00
All other.....	1,341	73
		<hr/>
Gross assets.....	\$1,503,532	92

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$18,000 00	
Bills receivable.....	\$2,780 00	
Company's stock owned.....	18,500 00	
Sundry accounts.....	4,119 41	\$25,399 41
		<hr/>
		\$1,478,133 51

LIABILITIES.

Net reserve.....	\$756,417 00	
Present value of amounts not yet due on matured installment policies.....	96,580 00	
Salaries, rents, &c., due and accrued.....	4,483 61	
Premiums paid in advance.....	1,260 90	
Health claims in process of adjustment.....	1,319 26	
Accrued interest.....	35,088 89	
	<hr/>	
Total liability.....		\$895,149 66
		<hr/>
Surplus as regards policyholders.....		\$582,983 85

EXHIBIT OF POLICIES.

	No	Amount.
In force December 31, 1899.....	5,755	12,628,318 00
New policies issued.....	3,391	7,132,064 00
Old policies revived.....	41	93,972 00
Old policies increased and changed.....	1,474	2,679,652 00
	<hr/>	<hr/>
Total.....	10,661	22,534,006 00
Terminated in 1900.....	4,262	9,156,547 00
	<hr/>	<hr/>
In force December 31, 1900.....	6,399	13,377,459 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	178	418,914 00
New policies issued.....	70	171,749 00
	<hr/>	<hr/>
Total.....	248	590,663 00
Terminated in 1900.....	83	244,500 00
	<hr/>	<hr/>
In force December 31, 1900.....	165	346,163 00
		<hr/>
Premiums received.....		17,470 40
Losses paid.....	3	6,000 00
Losses incurred.....	3	6,000 00

STATE MUTUAL LIFE ASSURANCE COMPANY
OF WORCESTER, MASS.

Commenced Business June 1, 1845.

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

PRINCIPAL OFFICE, NO. 340 MAIN STREET, WORCESTER, MASS.

Attorney to accept service in Maryland, GEO. C. GANTZ.

General Agents in Maryland, { GEO. C. GANTZ.
EDW. L. GERNAND.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$15,011,248 41

INCOME.

Total premium income.....	\$3,113,914 14
Total rents and interest.....	742,495 93
Annuity certain contract.....	1,500 00
Total income during the year.....	\$3,857,910 07

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$982,418 40
Total paid policyholders.....	697,426 43
Total miscellaneous expenses.....	741,685 98
Total disbursements.....	\$2,421,530 81

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered.....	\$1,722,000 00
Mortgage loans on real estate.....	2,887,185 79
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	520,460 00
Loans made to policyholders on this company's policies assigned as collateral.....	896,007 65
Bonds and stocks absolutely owned by the company (book value).....	9,796,222 00
Cash in company's office and in banks.....	473,560 86
Interest due on stocks, bonds and other securities.....	207,074 34
Net amount of uncollected and deferred premiums.....	404,703 46
Market value of bonds and stocks over book value.....	886,415 00
<hr/>	
Admitted assets.....	\$17,793,629 10

LIABILITIES.

Net reserve.....	\$15,866,996 00
Present value of amounts not yet due on matured installment policies.....	1,352 52
Net policy claims.....	50,833 38
Special reserve for deferred dividends.....	15,000 00
<hr/>	
Total liabilities.....	\$15,934,181 90
Surplus as regards policyholders.....	\$1,859,447 20

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	27,364	\$74,933,729 00
New policies issued.....	5,082	12,161,378 00
Old policies revived.....	6	14,500 00
Old policies increased and changed.....	.....	42,701 00
Additions by dividends.....	.....	196,929 00
Change.....	10	22,350 00
<hr/>		<hr/>
Total.....	32,462	87,371,587 00
Terminated in 1900.....	2,573	6,482,490 00
<hr/>		<hr/>
In force December 31, 1900.....	29,889	80,889,097 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	1,038	2,642,038 00
New policies issued.....	422	848,210 00
Total.....	1,460	3,490,248 00
Terminated in 1900.....	171	307,472 00
In force December 31, 1900.....	1,289	3,182,776 00
Premiums received.....		112,873 10
Losses paid.....	30	26,540 79
Losses incurred.....	33	35,540 79

TRAVELERS LIFE INSURANCE COMPANY
OF HARTFORD, CONN.

Commenced Business, July 1, 1866.

JAMES G. BATTERSON, *President.*

JOHN E. MORRIS, *Secretary.*

PRINCIPAL OFFICE, No. 56 PROSPECT ST., HARTFORD, CONN.

Attorney to accept service in Maryland,

WM. L. MARBURY.

General Agents in Maryland,

SCOTT & McCURLEY.

CAPITAL.

Amount of net ledger assets December 31, 1899.....\$21,236,908 93

INCOME.

Total premium income.....	\$3,319,307 90
Total rents and interest.....	1,128,081 20
Profit on sale of real estate.....	26,458 36
From other sources—Profit and loss.....	19,209 28
Total income during the year.....	\$4,493,056 74

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- downments.....	\$1,357,788 25
Total paid policy-holders.....	171,877 56
Total miscellaneous expenses.....	915,618 47
Total disbursements.....	\$2,445,284 28

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered....	\$1,909,891 79
Mortgage loans on real estate.....	5,950,339 28
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	1,182,450 00
Loans made to policy-holders on this com- pany's policies assigned as collateral.....	1,586,652 20
Bonds and stocks absolutely owned by the company (book value).....	11,341,681 05
Cash in company's office and in banks.....	1,306,421 30
Interest due on stocks, bonds and other se- curities.....	232,400 65
Net amount of uncollected and deferred pre- miums.....	642,626 63
Agents' debit balances.....	7,245 77
Market value real estate over book value....	161,642 72
Market value bonds and stocks over book value.....	629,541 50
Gross assets.....	\$24,950,892 89

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$1,203,071.99
Agents' debit balances.....	\$7,245 77
Total admitted assets.....	\$24,943,647 12

LIABILITIES.

Net reserve.....	\$21,239,575 00	
Present value of amounts not yet due on ma- tured installment policies.....	1,045,536 00	
Net policy claims.....	202,464 75	
Salaries, rents, &c., due or accrued.....	25,000 00	
Premiums paid in advance.....	18,744 93	
Additional reserve on outstanding policies...	1,118,491 00	
		<hr/>
Total liabilities.....		\$23,649,811 68
		<hr/>
Surplus as regards policy-holders.....		\$1,293,835 44

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	39,311	\$100,334,554 00
New policies issued.....	7,953	18,501,577 00
Old policies revived.....	53	160,489 00
Old policies increased.....	.....	25,541 00
Transferred.....	488	1,604 733 00
		<hr/>
Total.....	47,805	\$120,626,894 00
Terminated in 1900.....	4,659	11,607,043 00
In force December 31, 1900.....	43,146	109,019,851 00
Policies re-insured.....	353	3,512,434 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	305	988,846 00
New policies issued.....	80	271,000 00
		<hr/>
Total.....	385	1,259,846 00
Terminated in 1900.....	29	157,978 00
In force December 31, 1900.....	356	1,101,868 00
		<hr/>
Premiums received.....	.....	27,987 57
Losses paid.....	10	15,142 00
Losses incurred.....	11	15,542 00

UNION CENTRAL LIFE INSURANCE COMPANY OF CINCINNATI, OHIO.

Commenced Business, 1867. Capital Stock, \$100,000.

JOHN M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

PRINCIPAL OFFICE, NO. 353 WEST FOURTH STREET, CINCINNATI.

Attorney to accept service in Maryland, JAMES H. MCCLELLAN.

General Agents in Maryland, { MATTHEW GAULT,
W. S. GORDY.

CAPITAL.

Capital stock paid up in cash..... \$100,000 00

Amount of net ledger assets December 31, 1899.....\$22,589,627 11

INCOME.

Total premium income.....	\$4,842,779 69
Total rents and interest.....	\$1,441,553 92
Profit on sale of real estate.....	4,935 25
Total income during the year.....	\$6,289,268 86

DISBURSEMENTS.

Total net amount actually paid for losses and matured en- dowments.....	\$1,484,608 34
Total paid policy-holders.....	643,811 48
Total miscellaneous expenses.....	1,449,101 42
Total disbursements.....	\$3,577,521 24

ASSETS.

Book value of real estate and ground rents owned by the company, unincumbered....	\$460,612 09	
Mortgage loans on real estate.....	20,538,620 16	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,466,240 49	
Premium notes on policies in force, of which \$181,968 is for first year's premiums.....	1,046,693 98	
Bonds and stocks absolutely owned by the company (book value).....	163,912 41	
Cash in company's office and in banks.....	426,268 34	
Interest due on stocks, bonds and other securities.....	822,170 96	
Net amount of uncollected and deferred premiums.....	339,832 64	
Bills receivable.....	29,559 59	
Agents' debit balances.....	177,433 74	
Market value of bonds and stocks over book values.....	13,887 59	
Premiums uncollected.....	9,092 56	
Total assets.....		\$26,494,324 55

DEDUCT LEDGER LIABILITIES

Agents' credit balances.....	\$7,966 07	
		7,966 07
Gross assets.....		26,486,358 48

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$11,600	
Bills receivable.....	\$29,559 59	
Agents' debit balances.....	177,433 74	
Depreciation in ledger assets.....	46,061 20	
Commissions payable to agents on premium notes when paid.....	131,389 53	
		384,444 06
Total admitted assets.....		\$26,101,914 42

LIABILITIES.

Net reserve.....	\$22,345,481 00
Present value of amounts not yet due on ma- tured instalment policies.....	26,783 00
Net policy claims.....	130,234 00
Unpaid dividends or other profits due policy- holders.....	11,109 51
Premiums paid in advance.....	101,956 78
Total liabilities.....	\$22,615,564 29
Surplus as regards policy-holders.....	\$3,486,350 13

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	74,068	\$136,157,485 00
New policies issued.....	16,164	32,302,156 00
Old policies revived.....	353	729,845 00
Additions by dividends.....	.....	57,470 00
Total.....	90,585	169,246,956 00
Terminated in 1900.....	9,668	20,426,219 00
In force December 31, 1900.....	80,917	148,820,737 00
Policies re-insured.....	454	5,422,157 00

BUSINESS IN MARYLAND.

In force December 31, 1899.....	413	976,872 00
New policies issued.....	157	277,500 00
Total.....	570	\$1,254,372 00
Terminated in 1900.....	58	140,500 00
In force December 31, 1900.....	512	1,113,872 00
Premiums received.....	.....	30,494 65
Losses paid.....	3	7,000 00
Losses incurred.....	4	9,000 00

UNION MUTUAL LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

Commenced Business, October 1, 1849.

FRED. E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

PRINCIPAL OFFICE, NO. 396 CONGRESS STREET.

Attorney to accept service in Maryland, . . . ROBERT V. HALL.

General Agent in Maryland, . . . ROBERT V. HALL.

CAPITAL.

Amount of net ledger assets December 31, 1899 \$7,528,779 82

INCOME.

Total premium income.....	\$1,575,176 25
Total rents and interest.....	311,283 27
Profit on sale or maturity of securities.....	68,391 98
Collateral loan which had been charged to profit and loss..	5,030 51
<hr/>	
Total income during the year.....	\$1,959,882 01

DISBURSEMENTS.

Total net amount actually paid for losses and matured and discontinued endowments.....	\$747,063 37
Total paid policy-holders.....	160,077 77
Total miscellaneous expenses.....	619,548 45
<hr/>	
Total disbursements.....	\$1,526,689 59

ASSETS.

Value of real estate and ground rents owned by the company, unincumbered.....	\$1,184,741 98	
Mortgage loans on real estate.....	1,272,791 43	
Loans secured by pledge of bonds, stocks, or other collateral, per schedule C.....	633,671 94	
Loans made to policy-holders on this com- pany's policies assigned as collateral.....	18,519 96	
Premium notes on policies and short time notes in settlement of premiums in force....	179,633 43	
Bonds and stocks absolutely owned by the company (book value).....	4,589,282 78	
Cash in company's office and in banks.....	48,353 13	
Interest due on stocks, bonds and other se- curities and rents.....	68,234 55	
Net amount of uncollected and deferred pre- miums.....	247,567 02	
Bills receivable.....	13,550 99	
Agents' debit balances.....	20,576 83	
Cash in transit (since received).....	849 77	
Market value bonds and stocks over book value.....	203,660 00	
Forborne premiums to be deducted in set- tlement of policy claims included in li- abilities.....	604 19	
Gross assets.....		\$8,482,038 00

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value).....	\$877,464.48	
Bills receivable unsecured, and interest.....	\$14,012 08	
Agents' debit balances, unsecured.....	4,422 02	
Premiums more than three months past due.	5,363 10	
		23,797 20
Total admitted assets.....		\$8,458,240 80

LIABILITIES.

Net reserve.....	\$7,766,170 00	
Present value of amounts not yet due on ma- tured instalment policies.....	24,952 00	
Net policy claims.....	98,727 42	
Unpaid dividends or other profits due policy- holders.....	4,072 51	
Premiums paid in advance.....	1,038 83	
Unpaid bills, \$1,000; contingent reserve, \$37.	1,037 00	
Total liabilities.....		\$7,895,997 76
Surplus as regards policy-holders.....		\$562,243 04
Assets not admitted and net deposit schedule.		901,261 68
		\$1,463,504 72

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	29,790	\$46,054,819 85
New policies issued.....	7,957	10,945,217 00
Old policies revived.....	61	83,715 31
Old policies increased.....	461	733,078 29
Policies transferred.....		
Total.....	38,269	\$57,816,830 45
Terminated in 1900.....	5,130	7,624,977 68
In force December 31, 1900.....	33,139	50,191,852 77
Policies re-insured.....	16	115,000 00

BUSINESS IN MARYLAND.

In force December 31, 1899.....	293	\$454,176 71
New policies issued.....	98	119,957 55
Total.....	391	574,134 26
Terminated in 1900.....	49	71,135 00
In force December 31, 1900.....	342	502,999 26
Premiums received.....		14,956 25

UNITED STATES LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business, March, 1850.

Capital Stock, \$440,000.

GEO. H. BURFORD, *President.*

A. WHEELWRIGHT, *Secretary.*

PRINCIPAL OFFICE, NOS. 273, 275 AND 277 BROADWAY, N. Y.

Attorney to accept service in Maryland, . . . W. W. MCINTIRE.

General Agent in Maryland, . . . W. W. MCINTIRE.

CAPITAL.

Capital stock authorized..... \$440,000 00

Capital stock paid up in cash..... 440,000 00

Amount of net ledger assets December 31, 1899..... \$7,522,734 60

INCOME.

Total premium income..... \$1,331,749 44

Total rents and interest..... 389,048 25

Profit on sale of real estate..... 6,919 22

From other sources..... 215 79

Total income during the year..... \$1,727,932 70

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$602,374 79
Total paid policy-holders.....	271,427 03
Total miscellaneous expenses.....	548,913 01
<hr/>	
Total disbursements.....	\$1,422,714 83

ASSETS.

Value of real estate and ground rents owned by the company, less encumbrance thereon.	\$599,016 08
Mortgage loans on real estate.....	4,959,430 00
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	9,145 58
Loans made to policy-holders on this company's policies assigned as collateral.....	424,873 80
Premium notes on policies in force, of which \$12,691 is for first year's premiums.....	132,888 73
Bonds and stocks absolutely owned by the company.....	1,423,225 77
Cash in company's office and in banks.....	266,599 05
Interest due on stocks, bonds and other securities.....	90,650 22
Net amount of uncollected and deferred premiums.....	181,151 12
Bills receivable.....	3,610 00
Agents' debit balances.....	9,163 46
Market value of bonds and stocks over book value.....	220,273 82
Market value of real estate over book value..	53,583 92
<hr/>	
Gross assets.....	\$8,373,611 55

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policy-holders in such States (market value)	\$229,116 00
Liabilities.....	1,075 00
<hr/>	
	\$228,041 00
<hr/>	

Total admitted assets.....	\$8,373,611 55
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LIABILITIES.

Net reserve.....	\$7,610,935 00
Present value of amounts not yet due on ma- tured instalment policies.....	30,165 00
Net policy claims.....	84,555 33
Unpaid dividends or other profits due policy- holders.....	5,822 26
Salaries, rents, &c., due or accrued.....	1,658 21
Premiums paid in advance.....	6,488 41
Surrender values claimable on policies can- celed whose reserves are not included in item 1.....	1,272 00
Any other liability.....	8,985 40
<hr/>	
Total liabilities.....	\$7,749,881 61
<hr/>	
Surplus as regards policy-holders.....	\$623,729 94

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	18,260	\$39,355,927 00
New policies issued.....	3,450	7,134,644 00
Old policies revived.....	94	236,500 00
Old policies increased.....	41	102,000 00
<hr/>		<hr/>
Total.....	21,845	\$46,829,071 00
Terminated in 1900.....	2,872	6,652,449 00
In force December 31, 1900.....	18,973	40,176,622 00
Policies re-insured.....	37	282,875 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	550	\$1,117,250 00
New policies issued.....	55	188,640 00
<hr/>		<hr/>
Total.....	605	1,305,890 00
<hr/>		
Terminated in 1900	42	115,980 00
In force December 31, 1900.....	563	1,189,910 00
<hr/>		<hr/>
Premiums received.....	.....	33,294 34

WASHINGTON LIFE INSURANCE COMPANY OF NEW YORK.

Commenced Business February 2, 1860. Capital Stock, \$125,000.

W. A. BREWER, JR., *President.*

G. H. BREWER, *Secretary.*

PRINCIPAL OFFICE, No. 141 BROADWAY, NEW YORK.

Attorney to accept service in Maryland, . . . L. H. BALDWIN.

General Agent in Maryland, . . . L. H. BALDWIN.

CAPITAL.

Capital stock authorized.....	\$125,000 00
Capital stock paid up in cash.....	125,000 00

Amount of net ledger assets December 31, 1899.....\$15,186,653 08

INCOME.

Total premium income.....	\$2,488,817 45
Total rents and interest.....	769,817 46
Profit on sale or maturity of securities.....	1,860 83
Total income during the year.....	\$3,260,495 74

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$1,495,871 12
Total paid policyholders.....	417,845 85
Total miscellaneous expenses.....	1,021,330 44
Total disbursements.....	\$2,935,047 41

ASSETS.

Value of real estate and ground rents owned by the company, less incumbrance thereon.	\$5,471,170	72
Mortgage loans on real estate.....	7,688,200	00
Loans made to policyholders on this company's policies assigned as collateral....	1,142,154	60
Bonds and stocks absolutely owned by the company.....	683,013	08
Cash in company's office and in banks.....	493,621	99
Interest and rents due.....	135,457	84
Net amount of uncollected and deferred premiums.....	292	432 21
Office furniture.....	8,886	02
Agents' debit balances.....	25,055	00
Market value of real estate over book value.	241,079	28
Gross assets.....	\$16,181,070	74

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$13,143	08
Depreciation from book value of bonds and stocks.....	\$2,696	25
Agents' debit balances.....	25,055	00
Furniture, fixtures, &c.....	8,886	02
	\$36,637	27
Total admitted assets.....	\$16,144,433	47

LIABILITIES.

Net reserve.....	\$15,255,021	00
Net policy claims.....	126,807	55
Premiums paid in advance.....	7,720	48
Total liabilities.....	\$15,389,549	03
Surplus as regards policyholders.....	\$754,884	44
Assets not admitted.....	49,780	35
	\$804,664	79
Capital stock.....	\$125,000	00
Surplus as regards stockholders.....	679,664	79

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	28,534	\$57,398,572 00
New policies issued.....	6,627	16,098,871 00
Old policies revived.....	479	1,204,367 00
Additions by dividends.....	.....	163,701 00
Total.....	35,640	74,865,511 00
Terminated in 1900.....	5,461	13,781,822 00
In force December 31, 1900.....	30,179	61,083,689 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	324	\$693,682 00
New policies issued.....	102	272,384 00
Total.....	426	966,066 00
Terminated in 1900.....	76	193,674 00
In force December 31, 1900.....	350	772,392 00
Premiums received.....	.....	25,112 35

ABSTRACTS K.

Foreign Life Insurance.

ABSTRACTS COMPILED FROM
THE ANNUAL STATEMENT TO DECEMBER 31, 1900.

SUN LIFE ASSURANCE COMPANY OF MONTREAL, CANADA.

Commenced Business May, 1871. Capital Stock, \$105,000^c

ROBERTSON MACAULAY, *President.* THOS. BASSETT MACAULAY, *Secretary.*

PRINCIPAL OFFICE, No. 1766 NOTRE DAME STREET, MONTREAL.

Attorney to accept service in Maryland, . . . HENRY T. BARTOW.

General Agents in Maryland, . . . FOSTER & BARTOW.

CAPITAL.

Capital stock authorized, \$1,000,000; sub-	
scribed for.....	\$700,000 00
Capital stock paid up in cash.....	105,000 00

Amount of net ledger assets December 31, 1899..... \$8,643,886 55

INCOME.

Total premium income.....	\$2,347,579 02
Total rents and interest.....	440,410 89
Profit on sale or maturity of securities.....	1,072 50
Premiums from combined accident policies.....	164 11

Total income during the year.....	\$2,789,226 52
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DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	\$584,230 86
Total paid policyholders.....	259,515 29
Total miscellaneous expenses.....	692,426 52
Total disbursements.....	\$1,536,172 67

ASSETS.

Book value of real estate and ground rents owned by the company unincumbered....	\$1,072,072 66
Mortgage loans on real estate.....	3,627,855 72
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	131,190 00
Loans made to policyholders on this company's policies assigned as collateral....	648,073 58
Premium notes on policies in force.....	1,092 35
Bonds and stocks absolutely owned by the company (book value).....	3,934,462 26
Cash in company's office and in banks.....	254,515 10
Interest due on stocks, bonds and other securities.....	176,651 32
Net amount of uncollected and deferred premiums.....	357,682 32
Ground rents.....	38,640 00
Agents debit balances.....	2,972 91
Policy loans under non-forfeiture agreements.....	192,505 04
Market value of bonds and stocks over book value.....	52,150 82
Total.....	\$10,489,864 08

DEDUCT LEDGER LIABILITIES.

All other.....	\$6,439 22	\$6,439 22
Gross assets.....		\$10,483,424 86

ASSETS NOT ADMITTED.

Securities deposited in various States for the protection of policyholders in such States (market value).....	\$581,970 72
Agents' debit balances.....	\$2,972 91
Total admitted assets.....	\$10,480,451 95

LIABILITIES.

Net reserve.....	\$9,808,543 11
Present value of amounts not yet due on ma- tured installment policies.....	8,489 02
Net policy claims.....	96,430 79
Unpaid dividends or other profits due policy- holders.....	20,659 45
Unpaid interest or dividends to stockholders due January 1, 1901.....	7,875 00
Premiums paid in advance.....	9,066 90
Accident department.....	98 46
<hr/>	
Total liabilities.....	\$9,951,162 73
<hr/>	
Surplus as regards policyholders.....	\$529,289 22

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31, 1899.....	48,925	\$52,806,036 00
New policies issued.....	12,606	11,819,448 00
Old policies revived.....	438	309,028 00
Old policies changed and increased.....	86	633,900 00
Total.....	62,055	\$65,568,412 00
Terminated in 1900.....	10,849	7,577,777 00
In force December 31, 1900.....	51,206	\$57,990,635 00
Policies re-insured.....	3	31,050 00

BUSINESS IN MARYLAND IN 1900.

In force December 31, 1899.....	240	\$124,533 75
New policies issued.....	150	219,038 50
	<hr/>	<hr/>
Total.....	390	\$343,572 25
Terminated in 1900.....	92	74,828 50
	<hr/>	<hr/>
In force December 31, 1900.....	298	\$268,743 75
Premiums received.....		17,848 21
Losses paid.....		95 50
Losses incurred.....		95 50

ABSTRACT L.

Co-operative Assessment Associations
and Mutual Aid Societies

OF MARYLAND AND OTHER STATES.

ABSTRACTS

COMPILED FROM SWORN STATEMENTS TO DECEMBER 31, 1900,
FILED IN THIS DEPARTMENT.

EUREKA MUTUAL AID SOCIETY OF MARYLAND

Commenced Business, February 4, 1882.

W. S. GILLESPIE, *President.*R. W. GRIFFIN, *Secretary.*

PRINCIPAL OFFICE, NO. 232 ST. PAUL ST., BALTIMORE, MD.

Amount of net ledger assets, December 31, 1899.....	\$27,782 12
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INCOME DURING YEAR.

Total paid by members.....	\$85,618 32
Interest.....	1,596 78
From other sources.....	748 54

Total income.....	\$87,963 64
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$28,338 55
Commissions, fees and salaries paid.....	42,665 05
Medical examiners' fees.....	2,007 10
Fees, \$44; taxes, \$1,125.46.....	1,169 46
Rent, \$863.50; advertising, \$1,236.03.....	2,099 53
All other items.....	1,656 33

Total disbursements.....	\$77,936 02
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ASSETS.

Book value of bonds and stocks absolutely owned by the company.....	\$5,282 50
Cash in office and in banks.....	32,527 24
Mortuary assessments due on last call, made within sixty days on insurance in force....	270 52
Market value of stocks and bonds over book value.....	300 00
Other assets—Furniture, fixtures and safe...	1,750 00

Gross assets.....	\$40,130 26
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ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$1,750 00	
Agents' debit balances not secured.....	270 52	
		<hr/> 2,020 52
Total admitted assets.....		<hr/> \$38,109 74
Balance, to protect contracts.....		<hr/> \$38,109 74

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	12,475	\$442,801 30
Total face amount of certificates in force in the United States, December 31, 1900.....	16,784	637,317 08
Claims paid in United States during year 1900.....	6,249	28,338 55

MARYLAND BUSINESS.

In force end of previous year.....	11,872	\$423,274 30
Total face amount of certificates written in Mary- land during 1900.....	17,575	750,890 22
Total face amount of certificates in force in Mary- land, December 31, 1900.....	15,185	580,319 02
Claims paid in Maryland during 1900.....	6,067	27,759 37

HOME FRIENDLY SOCIETY OF MARYLAND.

 Commenced Business June, 1844.

GEO. A. CHASE, *President.*B. L. TALLEY, *Secretary.*

PRINCIPAL OFFICE, NOS. 100 AND 102 WEST FAYETTE STREET.

 Amount of net ledger assets December 31, 1899..... \$41,390 41

INCOME DURING YEAR.

Total paid by members.....	\$215,272 81	
Interest.....	148 75	
Profit on disposal of real estate.....	3,295 30	
From other sources.....	2,580 00	
	<hr/>	
Total income.....		\$221,296 86

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$99,838 77	
Commissions; fees and salaries paid.....	95,779 01	
Medical examiner's fees.....	1,705 47	
Rent, \$27.92; taxes and license, \$4,785.13; advertising, printing, etc., \$2,015.96.....	9,593.09	
All other items.....	4,660 13	
	<hr/>	
Total disbursements.....		\$211,576 47

ASSETS.

Value of real estate.....	\$29,923 89	
Value of bonds and stocks absolutely owned by the company.....	4,761 25	
Cash in office and in banks.....	11,245 66	
Bills receivable.....	5,000 00	
Interest and rents due.....	679 50	
Mortuary assessments to become due on post mortem policies not exceeding one assess- ment nor the amount of post mortem claims not assessed for per item 4 of liabil- ities.....	4,822 79	
Market value of real estate over book value..	14,486 11	
Market value of bonds and stocks over book value.....	278 75	
		<hr/>
Total assets.....		\$71,197 95
Deduct ledger liabilities.....		\$5,130 00
		<hr/>
Total admitted assets.....		\$66,067 95

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$3,000; adjusted, not due, \$1,000.....	\$4,000 00	
Total liabilities.....		\$4,000 00
		<hr/>
Balance to protect contracts.....		\$62,067 95

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	44,013	\$3,206,300 00
Total face amount of certificates in force in the United States December 31, 1900.....	53,776	3,886,020 00
Claims paid in United States during year 1900.	14,597	99,742 52
Total face amount of claims unpaid in United States December 31, 1900.....	4	4,000 00

MARYLAND BUSINESS.

In force end of previous year.....	27,663	\$1,973,780 00
Total face amount of certificates written in Maryland during 1900.....	16,796	1,175,720 00
Total face amount of certificates in force in Maryland December 31, 1900.....	33,353	2,364,810 00
Claims paid in Maryland during 1900.....	8,614	54,716 46

MONUMENTAL MUTUAL LIFE INSURANCE
COMPANY OF BALTIMORE, MD.

Commenced Business November 1, 1900. Capital Stock, \$100,000.

O. V. BALL, *President.*

E. C. PERKINS, *Secretary.*

PRINCIPAL OFFICE, CALVERT BUILDING, BALTIMORE, MD.

CAPITAL.

Capital stock authorized.....	\$100,000 00
Capital stock paid up in cash.....	100,000 00
Amount of net ledger assets October 9, 1900.....	\$100,000 00

INCOME.

Total paid by members.....	\$39,343 03
Premium on capital stock.....	4,750 00
Interest.....	500 00
From other sources—Due from Iron Hall.....	69,904 13
Total income during the year.....	\$114,497 16

DISBURSEMENTS.

Total net amount actually paid for losses and matured endowments.....	4,137 47
Total miscellaneous expenses.....	1,551 03
Total disbursements.....	5,688 50

ASSETS.

Bonds and stocks absolutely owned by the company.....	\$104,750 00	
Cash in company's office and in banks.....	13,985 03	
Cash due from Iron Hall on account of transfer.....	20,169 50	
Assets due from Iron Hall.....	69,904 13	
Market value of stocks and bonds over book value.....	1,000 00	
Other items—Furniture.....	164 96	
	<hr/>	
Gross assets.....		\$209,973 62

ASSETS NOT ADMITTED.

Furniture, fixtures, etc.....	\$164 96	
	<hr/>	\$164 96
Total admitted assets.....		\$209,808 66

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Reserve fund.....	\$96,756 28	
General or expense fund.....	13,052 38	
Capital stock paid in, held by trustees.....	100,000 00	
	<hr/>	
Total special funds.....		\$209,808 66

EXHIBIT OF POLICIES.

	No.	Amount.
To be transferred from Iron Hall.....	3,198	\$1,759,493 00
In force December 31, 1899.....	383	210,591 00
New policies issued.....	27	14,000 00
	<hr/>	<hr/>
Total.....	3,608	\$1,984,084 00
	<hr/>	<hr/>
In force December 31, 1900.....	3,608	\$1,984,084 00

BUSINESS IN MARYLAND IN 1900.

Policies written during the last calendar year.	410	\$224,591 74
	<hr/>	<hr/>
In force December 31, 1900.....	410	\$224,591 74
Premiums received.....		39,343 03

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

Commenced Business February 9, 1881.

FREDERICK A. BURNHAM, *President.*

CHARLES W. CAMP, *Secretary.*

PRINCIPAL OFFICE, NOS. 305, 307 AND 309 BROADWAY, COR. DUANE ST.

Attorney to accept service in Maryland, . . . JOHN M. CARTER.

General Agent in Maryland, . . . JAMES E. DAVIS.

Amount of net ledger assets December 31, 1899..... \$3,757,522 43

INCOME DURING YEAR.

Total paid by members.....	\$14,126,341 93
Interest.....	131,335 63
Rents.....	130,965 01
From other sources.....	234,771 28
Total income.....	\$14,623,413 85

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$4,696,563 77
Commissions and fees.....	730,275 40
Medical examiner's fees.....	12,526 43
Rents, \$74,255.29; taxes, \$108,669.32; advertising, printing and furniture.....	226,883 50
Legal expenses, \$48,030.12; advertising and printing, \$52,044.97.....	100,075 09
Salaries paid.....	293,676 63
All other items.....	256,706 73
Total disbursements.....	\$6,316,707 55

ASSETS.

Book value of real estate unincumbered.....	\$576,086 31	
Loans on mortgages of real estate.....	768,350 00	
Loans secured by pledge of bonds, stocks or other collateral.....	200,000 00	
Interest-bearing premium notes secured by liens on policies.....	8,666,253 36	
Value of bonds and stocks absolutely owned by the company.....	437,094 13	
Cash in office and in banks.....	695,527 54	
On deposit in collecting banks and with bonded collectors.....	172,817 79	
Agents' debit balances.....	482,422 50	
Furniture and fixtures.....	66,873 42	
Interest and rents due and accrued.....	167,267 15	
Mortuary assessments to become due on post mortem policies not exceeding one assess- ment nor the amount of post mortem claims not assessed for per item 4 of liabil- ities.....	193,749 74	
Market value of real estate over book value.	14,574 19	
Market value of bonds and stocks over book value.....	3,711 83	
Deferred premiums.....	369,061 32	
		<hr/>
Total assets.....	\$12,813,789 28	
Deduct ledger liabilities.....	1,196 32	
		<hr/>
Total gross assets.....	\$12,812,592 96	

ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$66,873 42	
Agents' debit balances, not secured.....	482,422 50	
		<hr/>
	\$549,295 92	
		<hr/>
Total admitted assets.....	\$12,263,297 04	

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, ad- justed, not due.....	\$115,571 12	
Losses on stipulated premium policies, not adjusted, \$303,161.11; resisted, \$63,973.25..	367,134 36	
Claims on stipulated premium policies re- ported.....	132,452 86	
Losses on post mortem policies, due and un- paid, adjusted, not due.....	419,798 00	

NON-LEDGER LIABILITIES—(Continued.)

Losses on post mortem policies, not adjusted and resisted.....	536,619 85	
Claims on post mortem policies reported, not proven.....	253,552 63	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	60,986 24	
Dividend obligations due or accrued.....	21,817 49	
Premiums or assessments paid before due..	28,740 42	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon.....	248,437 07	
All other liabilities.....	8,890,914 17	
		<hr/>
Total liabilities.....		\$11,076,024 21
		<hr/>
		\$1,187,272 83

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Reserve fund.....	\$861,071 54	
Building sinking fund.....	50,413 46	
General or expense fund.....	275,787 83	
		<hr/>
Total special funds.....		\$1,187,272 83

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	71,062	\$173,714,683 00
Total face amount of certificates in force in the United States December 31, 1900.....	81,076	\$189,267,374 00
Claims paid in United States during year 1900.	1,190	3,534,994 80
Total face amount of claims unpaid in United States Decembber 31, 1900	737	1,825,128 82

MARYLAND BUSINESS.

In force end of previous year.....	1,028	\$3,180,680 00
Total face amount of certificates written in Maryland during 1900.....	406	1,519,400 00
Total face amount of certificates in force in Maryland December 31, 1900.....	1,129	3,670,180 00
Claims paid in Maryland during 1900.....	39	113,050 00

TRADESMEN'S LIFE INSURANCE COMPANY
OF NEW YORK.

Commenced Business September, 1887.

GEORGE MERRILL, *President.*

E. S. JOHNSON, *Secretary.*

PRINCIPAL OFFICE, NO. 253 BROADWAY.

Attorney to accept service in Maryland. . . . J. WM. SHEFFER.

General Agent in Maryland, . . . JOHN DONNELLY.

Amount of net ledger assets December 31, 1899..... \$9,788 79

INCOME DURING YEAR.

Total paid by members.....	\$71,097 10	
Total income.....		\$71,097 10

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$40,768 75	
Commissions, fees and salaries paid.....	19,973 99	
Medical examiner's fees.....	1,716 39	
Rent, taxes, advertising, printing, &c.....	7,365 42	
All other items.....	1,658 00	
Total disbursements.....		\$71,482 55

ASSETS.

Cash in office and in banks.....	\$9,403 34	
Mortuary assessments due on last call, made within sixty days of insurance in force....	3,753 00	
Mortuary assessments to become due on post mortem policies not exceeding one assess- ment nor the amount of post mortem claims not assessed for per item 4 of liabil- ities.....	8,272 00	
Total admitted assets.....		\$21,428 34

LIABILITIES.

Losses on post mortem policies, adjusted, not due.....	\$8,950 00	
Losses on post mortem policies, not adjusted, \$10,500; resisted, \$17,000.....	27,500 00	
Total liabilities.....		\$36,450 00

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	2,076	\$2,754,225 00
Total face amount of certificates in force in the United States December 31, 1900.....	8,942	3,192,422 00
Claims paid in United States during year 1900.	44	49,932 50
Total face amount of claims unpaid in United States December 31, 1900.....	17	36,450 00

MARYLAND BUSINESS.

In force end of previous year.....	158	\$261,300 00
Total face amount of certificates written in Maryland during 1900.....	218	34,587 00
Total face amount of certificates in force in Maryland December 31, 1900.....	323	196,942 00
Claims paid in Maryland during 1900.....	1	1,000 00
Claims outstanding December 31, 1900.....	1	750 00

ABSTRACTS M.

Fraternal Beneficiary Associations

OF MARYLAND AND OTHER STATES.

ABSTRACTS

COMPILED FROM SWORN STATEMENTS TO DECEMBER 31, 1900,
FILED IN THIS DEPARTMENT.

AMERICAN GUILD OF RICHMOND, VA.

Commenced Business, February 12, 1890.

CHAS. T. O'FERRALL, *Supreme Governor.* S. GALESKI, *Supreme Sec'y.*

PRINCIPAL OFFICE, NO. 9 NORTH TENTH ST., RICHMOND, VA.

Amount of net ledger assets December 31, 1899..... \$135,731 35

INCOME DURING YEAR.

Total paid members.....	\$114,908 29
Interest and rents.....	1,018 91
From other sources.....	31,050 79

Actual cash income.....	\$146,977 99
-------------------------	--------------

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$92,025 35
Commissions, fees and salaries paid.....	27,835 68
Rent, \$812.50; taxes, \$103.67; advertising and printing, \$2,641.18.....	3,557 35
General expenses, traveling and sundries....	12,296 71
All other items.....	2,863 72

Total disbursements.....	\$138,578 81
--------------------------	--------------

ASSETS.

Real estate.....	\$6,133 60	
Mortgage loans on real estate.....	6,592 02	
Loans secured by pledge of bonds, stocks or other collateral.....	15,392 75	
Stocks and bonds owned by the company.....	82,297 02	
Sick benefit accounts.....	7,202 50	
Cash deposited in bank.....	26,512 64	
Assessments actually collected by subor- dinate bodies not yet turned over to Su- preme Body.....	\$9,693 65	
Gross assets.....		\$153,824 18
Deduct ledger liabilities.....		41,750 00
Total admitted asset.....		\$112,074 18

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary.....	\$41,202 72	
Emergency.....	} 60,936 01	
Reserve.....		
Expense.....	241 80	
Total special funds.....		\$102,380 53

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	4,156	\$5,151,000 00
Total face amount of certificates in force in the United States, December 31, 1900.....	4,634	5,595,500 00
Claims paid in United States during 1900.....	40	51,000 00

MARYLAND BUSINESS.

In force end of previous year.....	120	\$166,000 00
Total face amount of certificates in force in Mary- land, December 31, 1900.....	172	\$195,000 00

ANCIENT ORDER OF UNITED WORKMEN
OF BALTIMORE, MD.

Commenced Business, January, 1880.

LOUIS BEEKER, *G. M. W.*

A. F. COLBERT, *Secretary.*

PRINCIPAL OFFICE, "MANUFACTURERS' RECORD" BUILDING.

(Northwest Corner North and Lexington Sts.)

Attorney in Maryland, : INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$4,218 50

INCOME DURING YEAR.

Total paid by members..... \$111,984 45
Interest..... 82 84

Actual cash income..... \$112,067 29

DISBURSEMENTS DURING YEAR.

Total paid to members..... \$99,658 32
Commissions, fees and salaries paid..... 7,639 26
Rent, \$335; advertising and printing, \$921.73.. 1,256 73
All other items..... 2,105 20

Total disbursements..... \$110,659 51

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	3,190	\$6,130,000
Total face amount of certificates in force in the United States, December 31, 1900.....	3,421	6,492,000
Claims paid in United States during 1900.....	49	95,000
Total face amount of claims unpaid in United States December 31, 1900.....	15	30,000

MARYLAND BUSINESS.

In force end of previous year.....	3,190	\$6,130,000
Total face amount of certificates in force in Mary- land, December 31, 1900.....	3,421	6,492,000
Claims paid in Maryland during 1900.....	49	95,000
Total face amount of claims unpaid in Maryland, De- cember 31, 1900.....	15	30,000

CATHOLIC WOMEN'S BENEVOLENT LEGION
OF NEW YORK.

Commenced Business, August 23, 1895.

ANNA O'CONNOR, *President.*

KATHERYNE COLEMAN, *Secretary.*

PRINCIPAL OFFICE, NO. 117 EAST TWENTY THIRD ST., NEW YORK CITY.

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$31,159 85

INCOME DURING YEAR.

Total paid by members.....	\$110,134 37
Interest.....	894 24
From other sources.....	7,435 40

Actual cash income.....

\$118,464 01

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$46,225 32	
Commissions, fees and salaries paid.....	3,883 73	
Rent, \$416; advertising and printing, \$561.42.	977 42	
Transfers to surplus, &c.....	29,638 08	
All other items.....	2,774 56	
Total disbursements.....		\$83,499 11

ASSETS.

Cash in company's office and in bank.....	\$66,124 75	
Total admitted assets.....		\$66,124 75

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$5,500 00	
Salaries, rents, expenses, taxes, bills, ac- counts, fees, &c., due and accrued.....	1,397 70	
Advance assessments.....	17 01	
All other liabilities.....	1,084 53	
Total liabilities.....		\$7,999 24
Balance to protect contracts.....		\$7,999 24

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	8,686	\$6,376,750 00
Total face amount of certificates in force in the United States, December 31, 1900.....	9,628	7,069,000 00
Claims paid in United States during 1900.....	61	46,216 64
Total face amount of claims unpaid in United States, December 31, 1900.....	9	5,500 00

MARYLAND BUSINESS.

In force end of previous year.....	716	\$443,500 00
Total face amount of certificates in force in Mary- land, December 31st, 1900.....	777	475,500 00
Claims Paid in Maryland during 1900	3	2,500 00

FAMILY PROTECTIVE UNION OF BOSTON, MASS.

Commenced Business January, 1895.

J. K. MACKENZIE, *President.*E. E. KNIGHT, *Secretary.*

PRINCIPAL OFFICE, 513 WINTHROP BUILDING, WATER STREET.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$1,542,59

INCOME DURING YEAR.

Total paid by members.....	\$12,611 63	
From other sources.....	50 45	
Actual cash income.....		\$12,662 08

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$2,687 62	
Commissions, fees and salaries paid.....	5,613 37	
Medical examiner's fees.....	270 00	
Rent, \$519.52; advertising and printing, \$591.34.....	1,110 86	
All other items (postage, legal and miscel- laneous expenses).....	2,113 47	
Total disbursements.....		\$11,795 32

ASSETS.

Cash in company's office and in bank.....	\$2,409 35	
Total admitted assets.....		\$2,409 35

NON-LEDGER LIABILITIES.

Losses not adjusted and resisted.....	\$500 01	
Total liabilities.....		\$500 01
		<hr/> \$1,909 34

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$1,169 53	
Reserve (less amount thereof included in liabilities and assets not admitted).....	724 40	
Disability (less amount thereof included in liabilities and assets not admitted).....	267 00	
Expense (less amount thereof included in liabilities and assets not admitted).....	248 42	
Total special funds.....		\$2,409 35

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	1,399	\$1,239,500 00
Total face amount of certificates in force in the United States December 31, 1900.....	1,437	1,145,000 00
Claims paid in United States during 1900.....	161	2,674 72
Total face amount of claims unpaid in United States December 31, 1900.....	3	1,500 01

MARYLAND BUSINESS.

In force end of previous year.....	137	\$99,000 00
Total face amount of certificates in force in Maryland December 31, 1900.....	125	86,500 00
Claims paid in Maryland during 1900.....	17	95 00
Total face amount of claims unpaid in Maryland December 31, 1900.....	1	1,000 00

FRATERNAL LEGION OF BALTIMORE, MD.

Commenced Business, August, 1881.

GEO. M. BALLARD, *President.*M. J. BLOCK, *Secretary.*

PRINCIPAL OFFICE, NO. 541 EQUITABLE BUILDING.

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$158 73

INCOME DURING YEAR.

Total paid by members..... \$20,559 47

From other sources..... 10 25

Actual cash income..... \$20,569 72

DISBURSEMENTS DURING YEAR.

Total paid to members..... \$18,007 44

Commissions, fees and salaries paid..... 1,199 98

Salaries of agents..... 255 00

Rent, \$285; advertising and printing, \$147.25. 432 25

All other items..... 315 59

Total disbursements..... \$20,210 26

ASSETS.

Cash in company's office and in bank..... \$518 68

Total admitted assets..... \$518 68

NON-LEDGER LIABILITIES.

Losses adjusted.....	\$31,592 56	
Total liabilities.....		\$31,592 56

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	1,553	\$1,960,750 00
Total face amount of certificates in force in the United States, December 31, 1900.....	1,207	1,774,250 00
Claims paid in United States during 1900.....	37	18,007 44
Total face amount of claims unpaid in United States December 31, 1900.....	2	31,592 56

MARYLAND BUSINESS.

In force end of previous year.....	411	\$463,750 00
Total face amount of certificates in force in Mary- land December 31, 1900.....	357	396,250 00
Claims paid in Maryland during 1900.....	14	6,350 00
Total face amount of claims unpaid in Maryland, December 31, 1900.....	1	10,410 00

GERMAN BENEFICIAL UNION OF PITTSBURG, PA.

Commenced Business, April 15, 1892.

LOUIS VOLZ, *President.*LOUIS THUMM, *Secretary.*

PRINCIPAL OFFICE, NOS. 422 AND 424 SIXTH AVENUE.

*Attorney in Maryland,*INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$189,232 15

INCOME DURING YEAR.

Total paid by members.....	\$98,345 70
Interest, \$8,089.83; rent, \$529.34.....	8,619 17
From other sources.....	1,101 42

Actual cash income.....	\$108,066 29
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$45,340 03
Commissions, fees and salaries paid.....	5,670 00
Medical examiner's fees.....	600 00
Interest, \$1,485; taxes, \$1,192.25; advertising and printing, \$1,314.49.....	3,991 74
Organizing subordinate bodies.....	3,487 90
Supreme session.....	759 29
All other items.....	4,138 82

Total disbursements.....	\$63,987 78
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ASSETS.

Real estate (book value).....	\$35,000 00
Mortgage loans on real estate.....	109,867 50
Stocks and bonds owned by the company.....	10,619 50
Bills receivable.....	20,053 04
Cash in company's office and in bank.....	57,770 62
Interest due and accrued.....	1,292 71
Market value of real estate over book value..	20,000 00

Total admitted assets.....	\$254,603 37
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ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c.... \$8,106 60

Total admitted assets..... \$246,496 77

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	6,219	\$4,334,800
Total face amount of certificates in force in the United States, December 31, 1900.....	6,863	4,852,900

MARYLAND BUSINESS.

In force end of previous year.....	726	\$445,100
Total face amount of certificates in force in Mary- land, December 31, 1900.....	894	535,100

KNIGHTS OF COLUMBUS OF NEW HAVEN, CONN.

Commenced Business February 2, 1882.

EDWARD L. HEARN, *President.*

DANIEL COLWELL, *Secretary.*

PRINCIPAL OFFICE, ROOMS 94, 96, 98 AND 100 POLI BUILDING.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

Amount of Net ledger assets December 31, 1899..... \$351,160 08

INCOME DURING YEAR.

Total paid by members.....	\$368,340 06
Interest.....	12,017 20
Sale of supplies.....	4,627 62
Death benefit and cash from matured bond..	2,776 44

Actual cash income..... \$387,761 32

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$183,800 00	
Commissions, fees and salaries paid.....	22,219 38	
Medical examiner's fees.....	2,930 50	
Rent, \$840; advertising and printing, \$3,737.77.....	4,577 77	
Sundries.....	1,164 04	
All other items.....	25,804 45	
		<hr/>
Total disbursements.....		\$240,496 14

ASSETS.

Mortgage loans on real estate.....	\$110,000 00	
Stocks and bonds owned by the company....	42,723 88	
Cash in company's office and in bank.....	340,701 38	
Interest due and accrued.....	500 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	32,433 62	
Deposited in Quebec as a guarantee.....	5,000 00	
		<hr/>
Gross assets.....		\$531,358 88

ASSETS NOT ADMITTED.

Bills receivable unsecured.....	\$32,433 62	
		<hr/>
		\$32,433 62
		<hr/>
Total admitted assets.....		\$498,925 26

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$3,333.65; not yet due, \$22,000.....	\$25,333 65	
Losses in process of adjustment or resisted.	1,000 00	
		<hr/>
Total liabilities.....		\$26,333 65
		<hr/>
		\$472,591 61

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$332,830 46	
Reserve (less amount thereof included in liabilities and assets not admitted).....	117,632 09	
Expense (less amount thereof included in liabilities and assets not admitted).....	22,129 06	
		<hr/>
Total special funds.....		\$472,591 61

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	26,336	\$26,635,000 00
Total face amount of certificates in force in the United States December 31, 1900.....	30,436	30,729,000 00
Claims paid in United States during 1900.....	181	183,800 00
Total face amount of claims unpaid in United States December 31, 1900.....	28	26,333 65

MARYLAND BUSINESS.

In force end of previous year.....	174	\$174,000 00
Total face amount of certificates in force in Maryland December 31, 1900.....	257	257,000 00

LADIES OF THE MACCABEES OF THE WORLD
OF MICHIGAN.

Commenced Business, October 1, 1892.

MRS. LILLIAN M. HOLLISTER, *President.* MISS BINA M. WEST, *Secretary.*

PRINCIPAL OFFICE, MACCABEE TEMPLE, PORT HURON, MICH.

Attorney in Maryland, INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$230,449 37

INCOME DURING YEAR.

Total paid by members.....	\$632,997 33
Interest.....	3,147 56
From other sources.....	2,035 86
Actual cash income.....	\$638,180 75

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$447,641 44	
Commissions, fees and salaries paid.....	25,716 18	
Medical examiner's fees.....	3,500 00	
Salaries and other compensation of office employees.....	20,738 76	
All other items.....	77,058 21	
		<hr/>
Total disbursements.....		\$574,654 59

ASSETS.

Stocks and bonds owned by the company.....	\$115,350 00	
Cash in company's office and in bank.....	178,625 53	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$20,000 00	
		<hr/>
Gross assets.....		\$313,975 53

ASSETS NOT ADMITTED.

United States Government bonds.....	\$1,350 00	
		<hr/>
		1,350 00
		<hr/>
Total admitted assets.....		\$312,625 53

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$51,500; resisted, \$4,500 (Schedule X).....	\$56,000 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, &c., due and accrued.....	12,115 61	
		<hr/>
Total liabilities.....		\$68,115 61

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$90,521 04	
Reserve (less amount thereof included in liabilities and assets not admitted).....	196,400 48	}
Emergency (less amount thereof included in liabilities and assets not admitted)...		
Expense (less amount thereof included in liabilities and assets not admitted).....	7,054 01	
		<hr/>
Total special funds.....		\$293,975 53

TOTAL BUSINESS.

	No	Amount.
In force end of previous year.....	56,267	\$55,397,000
Total face amount of certificates in force in the United States, December 31, 1900.....	65,336	62,103,633
Claims paid in United States during 1900.....	452	457,250
Total face amount of claims unpaid in United States, December 31, 1900.....	53	56,000

LEGION OF THE RED CROSS OF WILMINGTON, DEL.

Commenced Business, September 19, 1895.

JOHN D. MIGEOT, *Supreme Commander.* JOHN B. TREIBLER, JR., *Sec'y.*

PRINCIPAL OFFICE, NO. 1417 HOLLINS STREET, BALTIMORE, MD.

Attorney in Maryland, . INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$3,137 47

INCOME DURING YEAR.

Total paid by members.....	\$56,815 22
Interest, \$72.23; refund, \$11.34.....	83 67
Books, supplies, &c.....	479 05
Emergency fund.....	1,950 00

Actual cash income..... \$59,327 94

DISBURSEMENTS DURING YEAR.

Total paid to members or applicants.....	\$53,002 30
Commissions, fees and salaries paid.....	2,464 90
Rent, \$162.50; advertising and printing, \$707.50.....	870 00
All other items.....	5,101 59

Total disbursements..... \$61,438 78

ASSETS.

Cash in company's office and in bank.....	\$1,026 62	
Assessments actually collected or to become due by subordinate bodies not yet turned over to supreme body, called for January 1, 1901.....	4,224 05	
Gross assets.....		\$5,250 67

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c....	\$876 00	
Bills receivable unsecured.....	23 45	
Total.....	\$899 45	
Total admitted assets.....		\$5,250 67

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported....	\$7,000 00	
Losses in process of adjustment and resisted.	500 00	
All other liabilities.....	92 75	
Total liabilities.....		\$7,592 75

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	4,344	\$4,233,500 00
Total face amount of certificates in force in the United States, December 31, 1900.....	4,495	4,252,000 00
Claims paid in United States during 1900.....	53	53,000 00
Total face amount of claims unpaid in United States, December 31, 1900.....	8	7,500 00

MARYLAND BUSINESS.

In force end of previous year.....	652	\$577,750 00
Total face amount of certificates in force in Mary- land, December 31, 1900.....	655	598,250 00
Claims paid in Maryland during 1900.....	6	6,000 00
Total face amount of claims unpaid in Maryland, December 31, 1900.....	1	1,000 00

LOYAL PROTECTIVE ASSOCIATION
OF BOSTON, MASS.

Commenced Business, September 1, 1895.

WINFIELD S. NEVINS, *President.*

WM. E. BOWEN, *Secretary.*

PRINCIPAL OFFICE, No. 73 TREMONT STREET, BOSTON, MASS.

(Rooms, 914, 915 and 916 Tremont Building.)

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$19,385 32

INCOME DURING YEAR.

Total paid by members.....	\$93,662 50
Interest.....	316 19
From other sources.....	882 14

Actual cash income.....	\$94,860 83
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$56,351 39
Commissions, fees and salaries paid.....	23,798 24
Rent, \$1,346.04; taxes, \$226.16; advertising printing, \$1,379.18.....	2,951 38
All other items.....	7,541 38

Total disbursements.....	\$90,642 39
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ASSETS.

Stocks and bonds owned by the company.....	\$105 75
Furniture, fixtures and safes.....	1,300 00
Cash in company's office and in bank.....	23,498 01
Printed matter and stationery.....	250 00

Gross assets.....	\$25,153 76
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ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc...	\$1,550 00	\$1,550 00
Total admitted assets.....		\$23,603 76

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported,		
\$490; resisted, \$280.....	\$770 00	
Advance assessments.....	58 00	
Losses on post mortem certificates (resisted)	100 00	
Total liabilities.....		\$928 00
		\$22,675 76

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$5,435 00	
Disability (less amount thereof included in liabilities and assets not admitted).....	11,341 05	
General expense (less amount thereof included in liabilities and assets not admitted).....	6,239 71	
Total special funds.....		\$23,015 76

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	7,142	\$14,284 00
Total face amount of certificates in force in the United States, December 31, 1900.....	7,671	19,938 00
Claims paid in United States during 1900.....	1,251	55,797 50
Total face amount of claims unpaid in United States, December 31, 1900.....	12	870 00

MARYLAND BUSINESS.

In force end of previous year.....	53	\$10,600 00
Total face amount of certificates in force in Maryland, December 31, 1900.....	41	8,200 00
Claims paid in Maryland during 1900.....	16	535 00

MARYLAND BENEFICIAL UNION OF BALTIMORE, MD.

Commenced Business May 20, 1898.

JAMES W. GALEY, *President.*

GUSTAV FREDERICKS, *Secretary.*

PRINCIPAL OFFICE, No. 228 NORTH FREMONT AVENUE.

Attorney in Maryland, . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$1,312 20

INCOME DURING YEAR.

Total paid by members.....	\$860 45	
From other sources.....	29 00	
Actual cash income.....		\$889 45

DISBURSEMENTS DURING YEAR.

Rent, taxes, advertising and printing.....	\$53 69	
All other items.....	29 00	
Total disbursements.....		\$82 69

ASSETS.

Total admitted assets..... \$2,118 96

TOTAL BUSINESS.

	No	Amount.
In force end of previous year.....	88	\$133,500 00
Total face amount of certificates in force in the United States December 31, 1900.....	102	140,000 00

MARYLAND BUSINESS.

In force end of previous year.....	8	\$133,500 00
Total face amount of certificates in force in Maryland December 31, 1900.....		140,000 00

MODERN WOODMEN OF AMERICA, OF ROCK ISLAND, ILL.

Commenced Business January 2, 1883.

W. A. NORTHCOTT, *Head Consul.*

C. W. HAWES, *Head Clerk.*

PRINCIPAL OFFICE, ROCK ISLAND, ILL.

Attorney in Maryland. . . . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$578,620 15

INCOME DURING YEAR.

Total paid by members.....	\$4,859,585 00
Interest and rent.....	4,749 24
Benefit order issued in 1899 cancelled in 1900.....	2,000 00
From other sources.....	108,480 62

Actual cash income..... \$4,974,814 86

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$4,181,151 40
Commissions, fees and salaries paid.....	239,425 51
Rent, \$180; taxes, 1,421.60; advertising and printing \$36,774 65.....	38,376 25
All other items.....	207,323 26

Total disbursements..... \$4,666,276 42

ASSETS.

Real estate.....	\$147,761 38
Furniture.....	51,088 77
Library.....	1,773 60
Cash in company's office and in bank.....	649,168 62
Interest and rents due and accrued.....	4,173 75
Due on last collection on insurance in force.....	438,000 00

Total assets..... \$1,291,966 12

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc..	\$51,088 77	
Library.....	1,773 60	
		<hr/> \$52,862 37
Total admitted assets.....		<hr/> \$1,239,103 75

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$41,285 70	
Losses in process of adjustment or reported, \$416,500; resisted, \$58,500.....	475,000 00	
Salaries, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	17,139 30	
		<hr/> \$533,425 00
Total liabilities.....		<hr/> \$705,678 75

BALANCE TO PROTECT CONTRACTS.

(Comprised under the folowing funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$345,853 20	
Expense (less amount thereof included in liabilities and assets not admitted).....	503,939 17	
		<hr/>
Total special funds.....		\$849,792 37

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	428,361	\$786,811,000 00
Total face amount of certificates in force in the United States December 31, 1900.....	537,858	965,153,500 00
Claims paid in United States during 1900.....	2,254	4,237,464 30
Total face amount of claims unpaid in United States December 31, 1900.....	283	516,285 70

MARYLAND BUSINESS.

In force end of previous year.....	56	\$76,500 00
Total face amount of certificates in force in Maryland December 31, 1900.....	450	752,000 00
Claims paid in Maryland during 1900.....	3	5,000 00

NATIONAL UNION OF TOLEDO, OHIO.

Commenced Business June, 1881.

WILLIAM L. WILD, *President.*

J. W. MYERS, *Secretary.*

PRINCIPAL OFFICE, NATIONAL UNION BUILDING, 328 HURON STREET.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$222,614 14

INCOME DURING YEAR.

Total paid by members.....	\$1,624,378 13
Interest.....	2,406 20
From other sources.....	258 51

Actual cash income.....	\$1,627,042 84
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,502,150 00
Commissions, fees and salaries paid.....	83,337 37
Rent, \$1,932; taxes, \$16.30; advertising and printing, \$7,196.85.....	9,145 15
All other items.....	29,617 29

Total disbursements.....	\$1,624,249 81
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ASSETS.

Cash in company's office and in bank.....	\$225,407 17
Mortuary assessments due on last call, made within sixty days on insurance in force...	152,000 00

Total admitted assets.....	\$377,407 17
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NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$229,000; resisted, \$19,000.....	\$248,000 00
Total liabilities.....	\$248,000 00
	\$129,407 17

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds.)

Mortuary (less amount thereof included in liabilities and assets not admitted)	\$206,716 05
Expense (less amount thereof included in liabilities and assets not admitted)	18,691 12
Total special funds.....	\$225,407 17

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	53,039	\$138,977,000 00
Total face amount of certificates in force in the United States December 31, 1900.....	58,152	144,892,000 00
Claims paid in United States during 1900.....	515	1,506,000 00
Total face amount of claims unpaid in United States December 31, 1900.....	91	248,000 00

MARYLAND BUSINESS.

In force end of previous year.....	1,237	\$3,053,000 00
Total face amount of certificates in force in Maryland December 31, 1900.....	1,259	3,084,000 00
Claims paid in Maryland during 1900.....	10	22,000 00

ORDER OF COLUMBUS OF BALTIMORE, MD.

Commenced Business February 10, 1897.

H. W. B. REID, *President.*H. C. KILMER, *Secretary.*

PRINCIPAL OFFICE, No. 505 NORTH HOWARD ST., BALTO., MD.

Attorney in Maryland. . . . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$3,066 29

INCOME DURING YEAR.

Total paid by members.....	\$42,734 28	
Interest, rent, fixtures, etc.....	123 30	
From other sources.....	2,362 88	
	<hr/>	
Actual cash income.....		\$45,220 46

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$20,970 52	
Commissions, fees and salaries paid.....	4,076 28	
Medical examiner's fees.....	265 60	
Rent, \$479.50; advertising and printing, \$1,215.46.....	1,694 96	
Salaries and other compensation of office employees.....	4,311 29	
All other items.....	7,184 51	
	<hr/>	
Total disbursements.....		\$38,503 16

ASSETS.

Bills receivable.....	\$2,821 75	
Cash in company's office and in bank.....	6,961 84	
Due by subordinate councils.....	306 98	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	3,727 65	
Furniture, fixtures, safes, etc.....	600 00	
Gross assets.....		\$14,418 22

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc...	\$600 00	
		\$600 00
Total admitted assets.....		\$13,818 22

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$2,000; not yet due, \$12,000.....	\$14,000 00	
Losses not adjusted, resisted.....	2,000 00	
Total liabilities.....		\$16,000 00

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	3,307	\$4,089,000 00
Total face amount of certificates in force in the United States December 31, 1900.....	3,183	3,792,500 00*
Claims paid in United States during 1900....	15	16,800 00
Total face amount of claims unpaid in United States December 31, 1900.....	10	16,000 00

MARYLAND BUSINESS.

In force end of previous year.....	343	\$426,500 00
Total face amount of certificates in force in Maryland December 31, 1900.....	283	267,000 00
Claims paid in Maryland during 1900.....	1	1,000 00
Total face amount of claims unpaid in Maryland December 31, 1900.....	1	1,000 00

ROYAL NEIGHBORS OF AMERICA, OF ROCK ISLAND, ILLINOIS.

Commenced Business, March 21, 1895.

J. W. WHITE, *Beneficiary.*

C. W. HAWES, *Commander.*

PRINCIPAL OFFICE BENEFICIARY DEPARTMENT, ROCK ISLAND, ILL.

Attorney in Maryland.

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$20,247 04

INCOME DURING YEAR.

Total paid by members.....	\$208,981 20
Interest.....	587 30
From other sources Recorders' fees.....	12,514 00
From other sources Certificate fees.....	501 00

Actual cash income.....	\$222,583 50
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$203,800 00
Commissions, fees and salaries paid.....	7,181 80
Rent, \$405; advertising and printing, \$1,658.87	2,063 87
All other items.....	10,714 86

Total disbursements.....	\$223,760 53
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ASSETS.

Cash in company's office and in bank.....	\$19,070 01
Interest due and accrued.....	905 28
Mortuary assessments No. 8, not called but in hands of camp receiver December 31 (estimated).....	31,000 00

Gross assets.....	\$50,975 29
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ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c....	\$905 28	
		905 28
Total admitted assets.....		\$50,070 01

NON-LEDGER LIABILITIES.

Losses on post mortem certificates in process of adjustment or reported, \$36,000; resisted, \$6,000.....	42,000 00	
Total liabilities.....		\$42,000 00
		\$8,070 00

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in li- abilities and assets not admitted)	\$13,044 84	
Expense (less amount thereof included in li- abilities and assets not admitted)	6,025 17	
Total special funds.....		\$19,070 01

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	38,232	\$40,419,500 00
Total face amount of certificates in force in the United States, December 31, 1900.....	49,592	54,063,500 00
Claims paid in United States during 1900.....	194	210,000 00
Total face amount of claims unpaid in United States, December 31, 1900.....	36	42,000 00

ROYAL TEMPLARS OF BUFFALO, N. Y.

Commenced Business February 3, 1877.

FRANK D. MUSE, *President.*ESBON B. REW, *Secretary.*

PRINCIPAL OFFICE, NO. 43 NIAGARA STREET.

Attorney in Maryland, . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899.....	\$40,597 14
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INCOME DURING YEAR.

Total paid by members.....	\$349,123 18
Interest and rent.....	140 06
From other sources.....	21,071 50
	<hr/>
Actual cash income.....	\$370,334 74

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$336,457 33
Commissions, fees and salaries paid.....	22,693 43
Rent, \$900; advertising and printing, \$3,669.10.....	4,569 10
All other items.....	6,101 98
	<hr/>
Total disbursements.....	\$369,821 84

ASSETS.

Real estate.....	\$2,552 62	
Mortgage loans on real estate.....	15,800 00	
Merchants' Bank reserve fund.....	2,110 12	
Cash advanced on account claims funeral benefits.....	2,400 00	
Due from subordinate councils.....	9,948 26	
Cash in company's office and in bank.....	8,299 04	
Interest due and accrued.....	475 05	
Assessments actually collected by subordi- nate bodies not yet turned over to supreme body.....	60,000 00	
Mortuary assessments on last call, made within 60 days on insurance in force.....	24,000 00	
All other assets—Market value of real estate over book value.....	1,947 38	
Total admitted assets.....	\$	\$127,532 47

NON-LEDGER LIABILITIES.

Losses and loans on stipulated premium poli- cies adjusted, due and unpaid, \$40,400.00; not yet due, \$57,600.....	\$98,000 00	
Total liabilities.....		\$98,000 00
		\$29,532 47

BALANCE TO PROTECT CONTRACTS.

(Comprised under the folowing funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$36,999 04	
Reserve (less amount thereof included in liabilities and assets not admitted).....	2,055 50	
Emergency (less amount thereof included in liabilities and assets not admitted).....	2,055 50	
Total special funds.....		\$41,110 04

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	12,214	\$14,506,150 00
Total face amount of certificates in force in the United States December 31, 1900.....	12,097	14,389,150 00
Claims paid in United States during 1900.....	220	307,325 00
Total face amount of claims unpaid in United States December 31, 1900.....	72	98,000 00

MARYLAND BUSINESS.

In force end of previous year.....	34	\$46,500 00
Total face amount of certificates in force in		
Maryland December 31, 1900.....	22	29,000 00
Claims paid in Maryland during 1900.....	5	7,800 00
Total face amount of claims unpaid in Mary-		
land December 31, 1900.....	1	2,000 00

SUPREME COUNCIL CATHOLIC BENEV. LEGION OF NEW YORK.

Commenced Business, October 12, 1881.

JOHN C. MCGUIRE, *President.*

JOHN D. CARROLL, *Secretary.*

PRINCIPAL OFFICE, NOS. 367 AND 371 FULTON ST., BROOKLYN.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

INCOME DURING YEAR.

Total paid by members.....	\$1,318,020 49
Interest.....	4,137 28
Charter fees, &c.....	11,991 08

Actual cash income.....

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,200,165 28
Commissions, fees and salaries paid.....	14,891 69
Rent, 1,025; advertising and printing, \$2,707.81	3,732 81
Legal and miscellaneous expenses.....	8,055 72
Clearing house charges, supplies, &c.....	7,252 41

Total disbursements..... \$1,234,097 91

BUSINESS IN MARYLAND IN 1900.

ORDINARY—

In force December 31, 1899.....	69	\$38,500 00
New policies issued.....	80	52,000 00
Total.....	149	\$90,500 00
Terminated in 1900.....	58	33,000 00
In force December 31, 1900.....	91	\$57,500 00
Premiums received.....		2,095 24

INDUSTRIAL—

In force December 31, 1899.....	43,806	\$2,175,016 65
Issued during the year.....	36,692	2,220,390 25
Total.....	80,498	\$4,395,406 90
Terminated in 1900.....	33,685	1,971,033 35
In force December 31, 1900.....	46,813	\$2,424,373 55
Premiums collected during 1900 (all cash)		264,296 39
Losses paid.....	668	111,737 32
Losses incurred.....	668	111,737 32
Total premiums collected in both depart- ments.....		266,391 63

ASSETS.

Cash in company's office and in bank.....	\$184,673 85
Assessments actually collected by subordinate bodies not yet turned over to supreme body	212,000 00
Total admitted assets.....	\$396,673 85

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$234,000; not yet due, \$55,000.....	\$289,000 00
Losses in process of adjustment or reported, \$86,000; resisted, \$14,000.....	100,000 00
All other liabilities, viz.....	6,000 00
Total liabilities.....	\$395,000 00

TOTAL BUSINESS.

In force end of previous year.....	45,952	\$71,855,500 00
Total face amount of certificates in force in the United States, December 31, 1900.....	41,984	65,608,000 00
Claims paid in United States during 1900.....	689	1,174,165 28
Total face amount of claims unpaid in United States, December 31, 1900.....	213	375,000 00

MARYLAND BUSINESS.

In force end of previous year.....	5,370	\$8,019,000 00
Total face amount of certificates in force in Maryland, December 31, 1900.....	5,112	7,560,000 00
Claims paid in Maryland during 1900.....	83	154,983 33
Total face amount of claims unpaid in Mary- land, December 31, 1900.....	21	36,500 00

SOVEREIGN CAMP OF THE WOODMEN OF THE
WORLD OF OMAHA, NEB.

Commenced Business, January 1, 1891.

JOSEPH CULLEN RGOT, *President.*

JOHN T. YATES, *Secretary.*

PRINCIPAL OFFICE, N. E. CORNER FIFTEENTH AND HOWARD STREETS.

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$175,788 02

INCOME DURING YEAR.

Total paid by members.....	\$1,978,555 26
Interest, \$4,430; rent, \$2,927.40.....	7,357 40
Negotiated bonds, \$10,000; supplies, } \$5,183.53.....	15,728 02
Other sources, \$544.49.....	
Real estate and building account.....	40,000 00
Galveston relief fund.....	13,012 10

Actual cash income.....

\$2,054,652 78

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,702,744	55
Commissions, fees and salaries paid.....	123,219	09
Medical examiners' fees.....	5,025	00
Rent, \$1,624; supplies, \$5,682.74; advertising and printing, \$22,652.80.....	29,959	54
Miscellaneous relief funds.....	31,146	03
All other items.....	52,699	38
Total disbursements.....	\$1,944,793	59

ASSETS.

Real estate.....	\$55,000	00
Due from head camps.....	1,157	55
Due from camps.....	9,227	19
Stocks and bonds owned by the company.....	134,724	99
Inventory supplies, furniture, printing, &c...	19,676	31
Deputies or personal.....	4,747	03
Cash in company's office and in bank.....	56,573	10
Sovereign Camp due in hands of local camps (estimated).....	42,000	00
Suspended members and advances (est.).....	185,000	00
Assessments in hands of local camps to re- instate.....	50,600	00
Sovereign camp dues in local camps to re- instate.....	10,000	00
Gross assets.....	\$568,706	17
Deduct ledger liabilities.....	5,458	96
	\$536,247	21

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c.....	19,676	31
	19,676	31
Total admitted assets.....	\$543,570	90

NON-LEDGER LIABILITIES.

106 losses in process of adjustment (nic mous)	\$167,350	00
23 losses reported for which no proofs are filed (nic mous).....	31,550	00
49 claims imposed and ready for payment (nic mous).....	83,050	00
443 monuments on liquidated claims.....	44,300	00
Total liabilities.....	\$326,250	00
Balance, to protect contracts.....	\$217,320	90

TOTAL BUSINESS.

In force end of previous year.....	113,473	\$199,067,300 00
Total face amount of certificates in force in the United States, December 31, 1900.....	129,837	219,831,200 00
Total face amount of claims unpaid in United States, December 31, 1900.....	178	326,250 00

MARYLAND BUSINESS.

In force end of previous year.....	106	\$176,600 00
Total face amount of certificates in force in Maryland, December 31, 1900.....	122	206,200 00

SUPRÊME CONCLAVE IMP. ORDER HEPTASOPHS
OF MARYLAND.

Commenced Business August 28, 1878.

M. G. COHEN, *Sup. Archon.*

SAM'L H. TATTERSALL, *Sup. Secretary.*

PRINCIPAL OFFICE, CATHEDRAL AND PRESTON STS., BALTO., MD.

Attorney in Maryland, INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899.....	\$44,079 92
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INCOME DURING YEAR.

Total paid by members.....	\$1,146,514 15
Interest.....	1,077 94
Subordinate conclaves for supplies.....	1,154 81
From other sources—Organizers.....	1,360 78

Actual cash income.....	\$1,150,107 68
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DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,042,616 44	
Commissions, fees and salaries paid.....	13,189 86	
Medical examiner's fees, \$9,532; supreme, \$4,766.....	14,298 00	
Rent, \$1,591.75; taxes, \$8.40; advertising and printing, \$3,040.02.....	4,640 17	
Salaries and other compensation of office em- ployes.....	25,870 20	
Salaries of managers and agents not paid by commissions.....	15,944 92	
All other items.....	25,889 79	
		<hr/>
Total disbursements.....		\$1,142,449 38

ASSETS.

Cash in company's office and in bank.....	\$51,738 22	
Contingent fund with supreme officers.....	2,650 00	
Due from subordinate conclaves for supplies.	130 85	
Assesments actually collected by subordi- nate bodies not yet turned over to supreme body.....	76,373 28	
		<hr/>
Total admitted assets.....		\$130,892 35

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$19,000 00	
Losses in process of adjustment or reported, \$25,000; resisted, \$18,000.....	43,000 00	
		<hr/>
Total liabilities.....		\$62,000 00

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$7,519 68	
Expense (less amount thereof included in liabilities and assets not admitted).....	46,999 39	
		<hr/>
Total special funds.....		\$54,519 07

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	52,830	\$89,384,000 00
Total face amount of certificates in force in the		
United States December 31, 1900.....	55,102	91,694,000 00
Claims paid in United States during 1900.....	591	1,017,000 00
Total face amount of claims unpaid in United		
States December 31, 1900.....	29	62,000 00

MARYLAND BUSINESS.

In force end of previous year.....	15,115	20,209,000 00
Total face amount of certificates in force in		
Maryland Decembmer 31, 1900.....	15,210	20,067,000 00
Claims paid in Maryland during 1900.....	199	261,000 00
Total face amount of claims unpaid in Mary-		
land December 31, 1900.....	8	16,000 00

SUPREME COUNCIL OF THE ROYAL ARCANUM
OF MASSACHUSETTS.

Commenced Business, June 23, 1877.

W. HOLT APGAR, *Supreme Regent.* W. O. ROBSON, *Supreme Secretary.*

PRINCIPAL OFFICE, No. 407 SHAWMUT AVE., BOSTON, MASS.

Attorney in Maryland, INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$1,573,036 76

INCOME DURING YEAR.

Total paid by members.....	\$6,767,173 84
Interest.....	49,897 70
From other sources.....	9,911 12
Actual cash income.....	\$6,826,982 66

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$6,277,075 15
Commissions, fees and salaries paid.....	97,975 78
Rent, taxes, advertising and printing, &c.....	13,275 93
All other items.....	50,822 13
<hr/>	
Total disbursements.....	\$6,439,148 99

ASSETS.

Real estate.....	\$59,170 97
General fund.....	16,877 80
Stocks and bonds owned by the company.....	1,322,574 97
Cash in company's office and in bank.....	485,748 81
Interest due and accrued.....	9,261 08
Ledger balances, furniture, printing plant, &c.....	17,647 38
Emergency and general funds.....	60,040 03
Emergency and contingent funds.....	76,497 88
Mortuary assessments.....	560,135 78
<hr/>	
Gross assets.....	\$2,607,954 70

ASSETS NOT ADMITTED.

Printing plant.....	\$6,384 38
Furniture, fixtures and safes, supplies, &c.....	8,238 59
Personal or agents' debit balances unsecured...	1,137 20
Bills receivable unsecured.....	1,887 21
Depreciation of real estate.....	8,000 00
<hr/>	
	25,647 38
<hr/>	
Total admitted assets.....	\$2,582,307 32

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$745,923.80; resisted, \$9,000 (Schedule X)..<	\$754,923 80
Additional resisted claims.....	19,000 00
All other liabilities.....	1,238 30
<hr/>	
Total liabilities.....	\$775,162 10

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$485,748 81
Emergency (less amount thereof included in liabilities and assets not admitted).....	1,330,095 35
Expenses (less amount thereof included in liabilities and assets not admitted).....	145,026 27
	<hr/>
Total special funds.....	\$1,960,870 43

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	193,868	\$539,920,500 00
Total face amount of certificates in force in the United States, December 31, 1900.....	210,074	558,825,000 00
Claims paid in United States during 1900.....	2,213	6,288,826 20
Total face amount of claims unpaid in United States, December 31, 1900.....	269	754,923 80

MARYLAND BUSINESS.

In force end of previous year.....	5 575	\$15,886,500 00
Total face amount of certificates in force in Maryland, December 31, 1900.....	5,853	16,150,000 00
Claims paid in Maryland during 1900.....	83	283,500 00
Total face amount of claims unpaid in Maryland, December 31, 1900.....	9	23,500 00

SUPREME COUNCIL OF THE HOME CIRCLE
OF BOSTON, MASS.

Commenced Business November 5, 1879.

URIAH W. TOMPKINS, *Sup. Leader.* JULIUS M. SWAIN, *Sup. Secretary.*

PRINCIPAL OFFICE, No. 120 TREMONT STREET.

Attorney in Maryland. INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899. \$33,911 72

INCOME DURING YEAR.

Total paid by members.	\$145,169 27	
Interest.	1,578 02	
From other sources.	583 27	
	<hr/>	
Actual cash income.		\$147,330 56

DISBURSEMENTS DURING YEAR.

Total paid to members.	\$147,642 92	
Commissions, fees and salaries paid.	5,276 67	
Medical examiner's fees.	324 50	
Rents, \$895.80; taxes, \$49.78; advertising and printing, \$2,016.33.	2,961 91	
All other items.	6,224 97	
	<hr/>	
Total disbursements.		\$162,430 97

ASSETS.

Mortgage loans on real estate.....	\$9,300 00	
Cash in company's office and in bank.....	9,511 31	
Interest due and accrued.....	217 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	10,500 00	
Office furniture, \$2,061; supplies, \$1,280.....	3,341 00	
Due from grand and subordinate councils...	231 00	
	<hr/>	
Gross assets.....		\$33,100 31

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc....	\$3,341 00	
	<hr/>	\$3,341 00
		<hr/>
Total admitted assets.....		\$29,759 31

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$12,882.62; net yet due, \$6,211.12.....	\$19,093 74	
	<hr/>	\$19,093 74
		<hr/>
Total liabilities.....		\$10,665 57

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	132 49	
Equalizing (less amount thereof included in liabilities and assets not admitted).....	6,379 44	
Expense (less amount thereof included in liabilities and assets not admitted).....	4,153 64	
	<hr/>	
Total special funds.....		\$10,665 57

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	5,816	\$10,030,500 00
Total face amount of certificates in force in the United States December 31, 1900.....	5,577	9,360,000 00
Claims paid in United States during 1900.....	86	147,642 92
Total face amount of claims unpaid in United States December 31, 1900.....	14	19,093 74

MARYLAND BUSINESS.

In force end of previous year.....	220	\$222,500 00
Total face amount of certificates in Maryland		
December 31, 1900.....	215	215,500 00
Claims paid in Maryland during 1900.....	2	2,391 45
Total face amount of claims unpaid in Mary-		
land December 31, 1900.....	1	476 01

SUPREME LODGE ENDOWMENT RANK KNIGHTS
OF PYTHIAS, CHICAGO, ILL.

Commenced Business November 7, 1877.

C. F. S. NEAL, *President.*

CHAS. H. KESSLER, *Secretary.*

PRINCIPAL OFFICE, 1006-10 FISHER BUILDING, DEARBORN AND VAN BUREN

STREETS, CHICAGO, ILL.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$488,457 69

INCOME DURING YEAR.

Total paid by members.....	\$1,497,476 41
Interest and rent.....	28,844 25
From other sources.....	1,000 00
	<hr/>
Actual cash income.....	\$1,527,320 66

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,356,217 25	
Commissions, fees and salaries paid.....	53,215 00	
Medical examiner's fees, \$25,025.75; medical salaries or fees paid—Supreme or grand medical supervisors, \$6,133.....	31,158 75	}
Rents, \$3,320.04; Advertising and printing, \$6,189.47.....	9,509 51	
Salaries of officers.....	6,050 00	
Salaries and other compensations of office employes.....	12,325 52	
All other items.....	27,451 15	
		<hr/>
Total disbursements.....		\$1,495,927 18

ASSETS.

Real estate.....	\$38,104 14	
Mortgage loans on real estate.....	36,737 77	
Loans secured by pledge of bonds, stocks or other collateral.....	2,521 72	
Stocks and bonds owned by the company...	24,890 00	
Lexington Hotel investment.....	367,622 74	
Market value of bonds and stocks over book value.....	1,200 00	
Cash in company's office and in banks.....	42,974 80	
Interest due and accrued.....	3,737 32	
Market value of real estate over book value..	11,895 86	
Value of Lexington Hotel investment over cost.....	37,568 07	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.	19,166 70	
Office fixtures and safes, supplies, printed matter, etc.....	4,000 00	
Value of Lexington Company furniture investment over cost.....	58,550 00	
		<hr/>
Total admitted assets.....		\$648,969 12

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc...	\$4,000 00	
		<hr/>
		\$4,000 00
		<hr/>
Total.....		\$644,969 12

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$395,350.74; resisted, \$23,810.40 (schedule X)	\$419,161 14	
Total liabilities.....		\$419,161 14

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted)	\$194,194 86	
Expense (less amount thereof included in liabilities and assets not admitted)	31,613 12	
Total special funds.....		\$225,807 98

TOTAL BUSINESS.

In force end of previous year.....	60,522	\$108,389,500 00
Total face amount of certificates in force in the United States December 31, 1900.....	66,561	116,363,500 00
Claims paid in United States during 1900.....	659	1,403,473 24
Total face amount of claims unpaid in United States December 31, 1900.....	227	419,161 14

MARYLAND BUSINESS.

In force end of previous year.....	287	\$309,000 00
Total face amount of certificates in force in Maryland December 31, 1900.....	292	314,000 00
Claims paid in Maryland during 1900.....	1	1,000 00
Total face amount of claims unpaid in Mary- land December 31, 1900.....	1	3,000 00

SHIELD OF HONOR OF BALTIMORE, MD.

Commenced Business November 1, 1885.

CHARLES T. MARTIN, *Sup. Master.*W. T. HENRY, *Secretary.*

PRINCIPAL OFFICE, NO. 205 EAST FAYETTE ST., BALTIMORE, MD.

Attorney in Maryland, . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899.....	\$19,872 59
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INCOME DURING YEAR.

Total paid by members.....	\$126,428 35
Interest.....	494 46
From other sources.....	10,374 83
Actual cash income.....	\$137,297 64

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$118,531 72
Commissions, fees and salaries paid.....	3,123 52
Medical examiner's fees.....	3,041 50
Rent, \$26,052; advertising and printing, \$333.98.....	594 50
Mileage and per diem annual session.....	1,471 20
All other items, supplies, etc.....	1,506 42
Total disbursements.....	\$128,268 86

ASSETS.

Cash in company's office and in bank.....	\$28,901 37
Total admitted assets.....	\$28,901 37

TOTAL BUSINESS.

In force end of previous year.....	9,582	\$9,381,500 00
Total face amount of certificates in force in the United States December 31, 1900.....	10,241	9,890,000 00
Claims paid in United States during 1900.....	113	110,000 00
Total face amount of claims unpaid in United States December 31, 1900.....	9	9,000 00

MARYLAND BUSINESS.

In force end of previous year.....	5,153	\$5,058,750 00
Total face amount of certificates in force in Maryland December 31, 1900.....	5,412	5,244,500 00
Claims paid in Maryland during 1900.....	69	67,750 00
Total face amount of claims unpaid in Maryland December 31, 1900.....	5	5,000 00

SUPREME LODGE KNIGHTS OF HONOR
OF ST. LOUIS, MO.

Commenced Business June 30, 1873.

D. S. BIGGS, *President.*

NOAH M. GIVAN, *Secretary.*

PRINCIPAL OFFICE, No. 816 OLIVE STREET.

Attorney in Maryland. . INSURANCE COMMISSIONER.

Amount of net ledger assets December 31, 1899..... \$62,374 66

INCOME DURING YEAR.

Total paid by members.....	\$3,545,785 28
Interest.....	4,869 53
From other sources.....	3,418 75

Actual cash income..... \$3,554,073 56

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$3,433,877 29	
Commissions, fees and salaries paid.....	35,158 91	
Medical examiner's fees.....	2,500 00	
Rent, \$2,400; taxes, \$19.80; advertising and printing, \$1,575.25; postage, \$1,516; legal expenses, \$7,177.22; governing bodies, \$20,057.56; publication, \$2,708.34; Insur- ance Department, \$1,141.45; miscel- laneous, \$3,934.87.....	40,530 49	
Supreme Lodge session.....	14,187 80	
Total disbursements.....		\$3,526,254 49

ASSETS.

Furniture and supplies.....	\$10,806 00	
Judgment.....	2,691 05	
Cash in company's office and in bank.....	165,486 05	
Interest due and accrued.....	696 46	
Assessments actually collected by subordi- nate bodies not yet turned over to supreme body.....	451,000 00	
Gross assets.....		\$630,679 56
Deduct ledger liabilities.....		75,292 32
		\$555,387 24

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, etc...	\$10,806 00	
R. J. Breckenridge judgment.....	2,691 05	
Total.....		\$13,497 05
Total admitted assets.....		\$541,890 19

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$26,666.67; not yet due, \$324,500.....	\$351,166 67	
Losses in process of adjustment or reported, \$180,000; resisted, \$51,000.....	231,000 00	
Supplies, printing, etc.....	624 49	
Total liabilities.....		\$582,791 16

BALANCE TO PROTECT CONTRACTS.

(Comprised under the folowing funds:)

Mortuary.....	\$54,809 62
Relief.....	139 53
Appeal circular.....	331 75
Supreme secretary.....	1,593 98
General expense.....	33,318 85

Total special funds.....	\$90,193 73
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TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	66,863	\$118,469,000 00
Total face amount of certificates in force in the United States December 31, 1900.....	59,932	105,136,500 00
Claims paid in United States during 1900.....	1,854	3,433,877 29
Total face amount of claims unpaid in United States December 31, 1900.....	190	351,166 67

MARYLAND BUSINESS.

In force end of previous year.....	596	\$1,112,500 00
Total face amount of certificates in force in Maryland December 31, 1900.....	505	940,000 00
Claims paid in Maryland during 1900.....	19	35,000 00
Total face amount of claims unpaid in Mary- land December 31, 1900.....	2	4,000 00

THE SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE OF PHILADELPHIA, PA.

Commenced Business, January, 1885.

F. H. DUCKWITZ, *S. M. R.*

J. D. MYERS, *Supreme Recorder.*

PRINCIPAL OFFICE, LAND TITLE BUILDING.

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$68,528 64

INCOME DURING YEAR.

Total paid by members.....	\$242,300 28
Interest.....	\$1,886 75
From other sources.....	17,209 61

Actual cash income..... \$261,396 64

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$193,590 32
Commissions, fees and salaries paid.....	40,227 33
Medical examiner's fees.....	1,911 00
Rent, \$1,800; taxes, \$273.20; advertising and printing, \$2,549.69.....	4,622 89
All other items.....	10,961 41

Total disbursements..... \$251,312 95

ASSETS.

Mortgage loans on real estate.....	\$50,800 00	
Cash in company's office and in bank.....	27,412 33	
Bills receivable.....	400 00	
Interest due and accrued.....	1,690 29	
Furniture, fixtures and regalia.....	3,864 24	
Due from beneficiaries on unpaid claims....	3,282 10	
Assessments collected but not turned over to supreme body.....	43,068 32	
All other assets—Deputies and rulings net balances.....	4,169 19	
	<hr/>	
Gross assets.....		\$134,686 47

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c....	\$3,864 24	
Personal or agents' debit balances unsecured.	4,169 19	
	<hr/>	8,033 43
Total admitted assets.....		\$126,653 04

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$3,000 00	
Losses in process of adjustment—Ann. De- partment, \$1,250; Life Department, \$47,500.	48,750 00	
	<hr/>	
Total liabilities.....		\$51,750 00
		<hr/>
		\$74,903 04

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary fund (Ann. Dept.).....	\$6,476 13	
Reserve (Life Dept.).....	67,770 66	
Ann. Department.....	4,176 01	
Expense fund.....	189 53	
	<hr/>	
Total special funds.....		\$78,612 33

TOTAL BUSINESS.

		No.	Amount.
In force end of previous year.....	{ Life	11,875	\$20,318,500 00
	{ Annuity	434	104,200 00
Total face amount of certificates in the United States, December 31, 1900.....	{ Annuity	414	96,300 00
	{ Life	12,889	21,216,583 33
Claims paid in United States during 1900	{ Annuity	5	1,333 33
	{ Life	125	191,416 67
Total face amount of claims unpaid in United States, December 31, 1900.....	{ Annuity	3	500 00
	{ Life	25	50,500 00

MARYLAND BUSINESS.

In force end of previous year.....		288	\$662,500 00
Total face amount of certificates in	{ Annuity	35	56,000 00
Maryland, December 31, 1900....	{ Life	362	739,000 00
Claims paid in Maryland during 1900.....		2	6,000 00

SUPREME TENT KNIGHTS OF THE MACCABEES
OF THE WORLD, OF MICHIGAN.

Commenced Business, September 1, 1883.

D. P. MARKEY, *President.*

G. J. SIEGLE, *Secretary.*

PRINCIPAL OFFICE, MACCABEE TEMPLE, PORT HURON, MICH.

Attorney in Maryland, . . . INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$932,130 82

INCOME DURING YEAR.

Total paid by members.....	\$2,586,128 37
Interest, \$22,564.33; rent, \$1,944.16.....	24,508 49
Supplies.....	15,643 39
Temporary relief laws returned.....	1,700 00
From other sources—Advertising, miscellaneous.....	1,410 58

Actual cash income..... \$2,629,390 83

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$1,951,466 42
Commissions, fees and salaries paid.....	62,519 72
Medical examiner's fees.....	1,609 65
Rent, \$192.50; taxes, \$704.10; advertising and printing, \$9,869.61.....	10,766 25
Salaries and other compensation of office employees.....	55,841 40
All other items.....	182,588 06

Total disbursements..... \$2,264,791 50

ASSETS.

Real estate.....	\$87,707 72	
Stocks and bonds owned by the company.....	863,667 87	
Cash in company's office and in bank.....	346,354 60	
Interest due and accrued.....	3,210 80	
Rents due.....	170 00	
Assessments due on last collection.....	215,508 09	
Market value of bonds and stocks over book value.....	15,773 03	
	<hr/>	
Gross assets.....		\$1,532,392 11

ASSETS NOT ADMITTED.

Depreciation ledger assets to bring to market value real estate.....	\$37,707 72	
Deposit with Ont. and Quebec Ins. Dept.....	10,000 00	
	<hr/>	47,707 72
		<hr/>
Total admitted assets.....		\$1,484,684 39

NON-LEDGER LIABILITIES.

Losses on post mortem certificates not adjusted, \$239,700; resisted, \$68,500 (Schedule X)	\$308,200 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, &c., due and accrued.....	24,195 16	
	<hr/>	
Total liabilities.....		\$332,395 16

BALANCE TO PROTECT CONTRACTS.

(Comprised under the following funds:)

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$279,234 40	
Reserve, sick and accident and relief funds..	25,841 39	
Emergency (less amount thereof included in liabilities and assets not admitted).....	863,667 87	
Expense (less amount thereof included in liabilities and assets not admitted).....	128,986 53	
	<hr/>	
Total special funds.....		\$1,152,289 23

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	170,489	\$244,956,500
Total face amount of certificates in force in the United States, December 31, 1900.....	203,832	286,860,000
Claims paid in United States during 1900.....	1,217	1,880,250
Total face amount of claims unpaid in United States, December 31, 1900.....	205	308,200

THE FRATERNITIES ACCIDENT ORDER
OF PHILADELPHIA, PA.

Commenced Business, January 1, 1895.

D. E. STEVENS, *Grand Councilor.*

E. S. COOK, *Grand Secretary.*

PRINCIPAL OFFICE, LAND TITLE BUILDING, BROAD AND CHESTNUT STS.

Attorney in Maryland,

INSURANCE COMMISSIONER.

Amount of net ledger assets, December 31, 1899..... \$11,082 81

INCOME DURING YEAR.

Total paid by members.....	\$43,511 82	
Interest.....	196 20	
From other sources.....	22 26	
Actual cash income.....		\$43,730 28

DISBURSEMENTS DURING YEAR.

Total paid to members.....	\$15,661 46	
Commissions, fees and salaries paid.....	19,258 57	
Medical examiner's fees.....	25 00	
Rent, \$810; advertising and printing, \$683.35.	1,493 35	
All other items.....	5,609 08	
Total disbursements.....		\$42,047 46

ASSETS.

Cash in company's office and in bank.....	\$12,765 63	
Furniture and regalia.....	842 13	
Gross assets.....		\$13,607 76

ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, &c....	\$842 13	
		842 13
Total admitted assets.....		\$12,765 63
Balance, to protect contracts.....		\$12,765 63

TOTAL BUSINESS.

	No.	Amount.
In force end of previous year.....	5,355	\$17,303,000 00
Total face amount of certificates in force in the United States, December 31, 1900.....	6,711	19,241,000 00
Claims paid in United States during 1900.....	303	15,512 09

MARYLAND BUSINESS.

In force end of previous year.....	366	\$913,500 00
Total face amount of certificates in force in Maryland, December 31, 1900.....	338	860,000 00
Claims paid in Maryland during 1900.....	11	293 75

